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ABSTRACT

The major task of Drake University Pre-Retirement Center for the fiscal year 1968-69 continued to be the demonstration and evaluation of different methods of involving workers in retirement preparation activities. Recruitment was from three primary groups: business, government employees, and the community at large. The center alsc helped the community of Mason City, Iowa, to establish three groups: one from the community at large (28 participatns); one, industrial (15 blue collar); and the third, professional (31 teachers). Three studies were also conducted by center personnel. In one, based on 214 subjects, the age level at which preretirement planning results in greatest attitude and adjustment change was determined, using the Dugger Scale. The second, with 145 participants, concerned itself with retirement planning activities and attitude change resulting from participation in preretirement planning programs. The third, involving 368 subjects, determined the influence of certain personality characteristics in likelihood of change and what changes had occurred in expressed concerns, involvement, and attitudes. (PT)

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ADMINISTRATION ON AGING

Washington, D. C. 20010

Annual Report

September 1, 1968 to August 31, 1969

DRAKE UNIVERSITY
PRE-RETIREMENT PLANNING CENTER

Des Moines, Iowa 50311

Contract Number: AA-4-68-043-02

E. J. Paul, Assistant Professor of Management and Director
M. L. Jones, Deputy Director
Donald L. Bowman, Counselor
Harold F. Best, Counselor

UNITED STATES DEPARTMENT OF LABOR

MANPOWER ADMINISTRATION

Washington, D. C. 20010

Annual Report

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PRE-RETIREMENT PLANNING CENTER

Des Moines, Iowa 50311

This final report on a special manpower project was prepared under a contract with the Office of Manpower, Policy, Evaluation and Research, U. S. Department of Labor, under the authority of the Manpower Development and Training Act. Universities undertaking such projects under the Government sponsorship are encouraged to express their own judgment freely. Therefore, points of view or opinions stated in this document do no necessarily represent the official position or policy of the Department of Labor.

Contract Number: 82-17-67-57

E. J. Paul, Assistant Professor of Management and Director
M. L. Jones, Deputy Director
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ABSTRACT

The Drake University Pre-Retirement Planning Center is a demonstration project jointly funded by the Administration on Aging of the Department of Health, Education, and Welfare, the Manpower Administration of the Department of Labor, and became operational on September 1, 1967.

The purpose of the Pre-Retirement Planning Center is to better equip the individual to make intelligent and knowledgeable retirement decisions, to prepare him emotionally and intellectually for the inevitable role change contingent upon retirement, and to suggest opportunities for a satisfactory and creative retirement.

The Pre-Retirement Planning Center, in its second year of operation, has had 575 participants who attended a seven-week series of programs covering the topics of company fringe benefits, employment after retirement, estate planning, investments, leisure time activities, psychological aspects of retirement, continuing education, and Social Security-Medicare. The Center provided individual pre-retirement counseling and acted as a general referral agency for individuals seeking additional pre-retirement information and activities.

The program's effectiveness was assessed through a continual monitoring of changes in adjustment and attitudes on a psychological scale designed specifically for the project; through evaluation of program satisfactions and dissatisfactions; and through actual behavior changes such as a participant having a will drawn or consulting with a trust officer.

During the 1968-69 year of operation, additional research into pre-retirees' attitudes, adjustments and behavioral changes was conducted by Center personnel and independent researchers.

The Center has recently prepared a guide book outlining its programming and operations, to be used in duplicating of this project in other locales.

SUMMARY

The Center's major task continued to be to demonstrate and evaluate different methods of involving workers in retirement preparation activities. As such, the Center's objectives are:

1. To facilitate legal and financial planning.
2. To facilitate health and welfare planning.
3. To involve pre-retirees in continuing education.
4. To involve pre-retirees in role-defining activities.

During the year 575 persons participated in the seven-session/seven-week series of programs. Recruitment was from three primary groups:

1. Business, white-collar workers, including supervisors and clerical workers, through contacts with an insurance company, contributing 28 participants.
2. Governmental employees, including municipal and federal-state Employment Security Commission, contibuting 92 participants.
3. Community-at-Large, composed of unselected occupational groups obtained through the use of mass media. This group contributed 381 participants.

Also, with assistance from the Pre-Retirement Planning Center, the community of Mason City, Iowa, established three groups made up of one community-at-large for 28 participants; one industrial(blue-collar) for 15 participants; and one professional (teachers) for 31 participants.

The following presents a summary of vital statistics of the program participants:

1. Age - Based on 573 responding to data sheet
   Mean Age: 58.8 yrs. Median age: 60 Yrs. Mode Age: 64 yrs.

2. Education - Based on 564 responding to data sheet
   Mean Years: 12 Median Years: 12 Mode Years: 12

3. Present Annual Income Per Individual - Based on 523 responding to data sheet
   Mean: $4,000-5,999. Median: $6,000-7,999. Mode: $0-1,999.

4. Estimated Age At Retirement - Based on 363 responding to data sheet
   Mean Age: 64.1yrs. Median Age: 65 yrs. Mode Age: 65 yrs.

5. Estimated Monthly Income At Retirement - Based on 280 responding to data sheet
   Mean: $500-599 Median: $300-399 Mode: $200-299

The program's effectiveness continued to be assessed through the following means:

1. Determination of changes in attitudes through the use of a psychological scale (Dugger Scale) designed specifically for the project.

2. Through evaluation of program satisfactions and dissatisfactions as determined from the Center's post-program evaluation form.

3. Through reported observations of actual behavior changes such as a participant having a will drawn or consulting with a trust officer.

Additional studies were conducted by Center personnel. In one, through the use of the Dugger Scale, the age level at which formal

pre-retirement planning results in greatest attitude and adjustment change was determined. Based on 214 subjects, age group 56-57 had the greatest positive change in attitude toward retirement. The group was statistically significant at the .001 level of confidence. One year age interval 61 and 62 and the two year age interval 64-65 were all significant at the .05 level. This was indicative of a positive change in adjustment to retirement as a result of participation in pre-retirement planning programs.

The second study concerned itself with retirement planning activities and attitude changes resulting from participation in the pre-retirement planning programs. Based on 145 subjects taking the Dugger Scale, a positive change in attitude toward retirement was found to be significant at the .001 level of confidence. Based on 90 subjects taking the Center devised "involvement index", post-program retirement preparation activities were found to be significant at the .05 level of confidence.

The third study was conducted by an independent research consultant and was based on 368 subjects. This study determined what changes had occurred in expressed concerns, involvement and attitudes, and the influence of certain personality characteristics on likelihood of change. The reported attitude and behavioral changes

were in a positive direction. This study also consisted of item analysis of the Dugger Scale, the involvement index, and the data collection form. The results were related to personality trait scores from a standard personality test to determine whether individuals with certain characteristics were more likely to respond to an experience such as that provided by the Pre-Retirement Planning Center. Also, program attendance variables were related to "change" to determine the effect of total versus partial exposure to the program series. Neither comparison yielded any significant results.

In conclusion, the above findings show our program to be of provably significant value, in the age group with which we are working (50 to 65 years of age), in providing a positive change in adjustment to retirement. Also, involvement in activities, after attending our program, to prepare for retirement showed significant increases along with a definite allying of personal concern about the problems of retirement.

These conclusions in themselves recommend our pre-retirement planning program remain unchanged, as it is basically sound and effective. It is also recommended the program be utilized, by organizations and companies in the Des Moines area,for its value to be made manifest in the community on a widespread basis.

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CHAPTER I

INTRODUCTION

The Drake University Pre-Retirement Center began its second year of operation on September 1, 1968. The Center continued its operation from September 1, 1968 to August 31, 1969, under funding by the Administration on Aging of the U. S. Department of Health, Education and Welfare and the Manpower Administration of the U. S. Department of Labor and Drake University.

During this period the Center continued to test the desirability and feasibility of providing a pre-retirement planning program to help individuals prior to retirement to discover and improve their potential for productive activities after full time regular employment was past.

From companies, unions and community-at-large groups an additional 500 persons were to be recruited into group sessions bringing to 1,000 the total number of participants who took part in the Drake University program during the past two years. However, the total recruited for the year 1968-69 was 575 and this report is based on that number of participants. For the two year period 1967-69, 1,078 persons have taken part in the Center's planning sessions.

PRE-RETIREMENT PLANNING CENTER PERSONNEL

The Center continued under the direction of E. J. Paul. Marion Jones, who came to the Center as a Counselor, in 1967, was named Deputy Director for the second year of operation. Staff replacements for the second year were:

Counselor: Donald L. Bowman completed his B.S. degree at Drake University in 1962 and obtained an M. S. degree in January 1969, from the same institution. Prior to joining the Center, in September 1968, he was an instructor in the Engineering and Management Institute at Iowa State University, Ames, Iowa, from 1966 to 1968. From 1965-1966 he was Assistant Education Director for the American Society of Tool and Manufacturing Engineers of Dearborn, Michigan and from 1962 to 1965, a Staff Industrial Engineer and Supervisor of Training and Education for Armstrong Rubber Company, in Des Moines, Iowa.

Counselor: Harold Best came to the Center in September of 1968 from the Iowa Employment Security Commission, where he was a counselor from 1965 to 1968. Mr. Best received his B. A. degree from the University of South Dakota in 1964 and an M. S. degree from Iowa State University in May 1969. He has an additional 30 hours of law school obtained from the University of South Dakota in 1964-65.

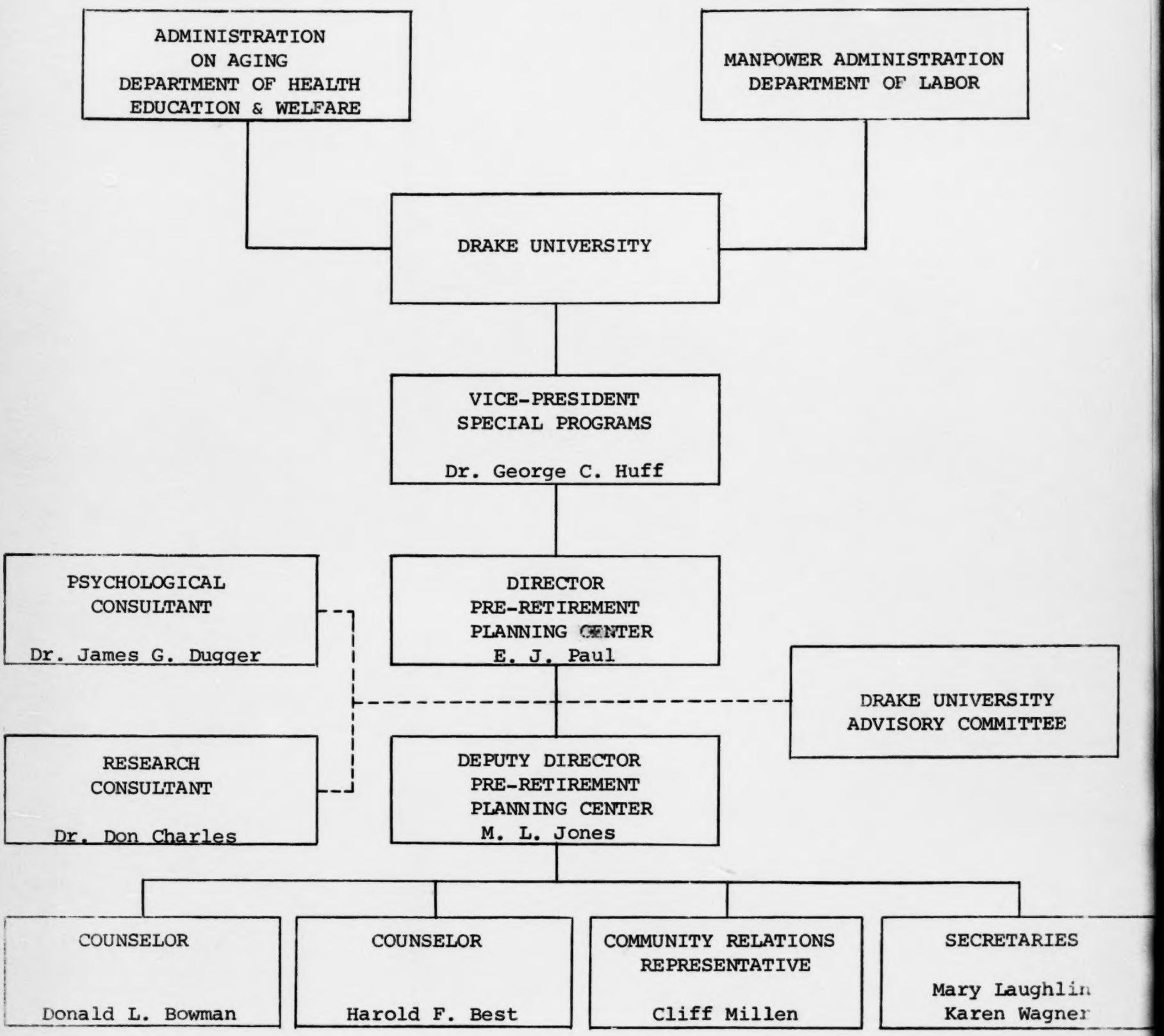
The remaining members of the staff are the same as the first year. Cliff Millen, Community Relations Representative, Dr. James G. Dugger, Psychological Consultant, and Secretaries, Mrs. Mary Laughlin and Mrs. Karen Wagner.

Members of the Center's Advisory Council remain unchanged. Council members are Dr. George Huff, Vice-President of Special Programs; Richard G. Peebler, Dean of the College of Business Administration; Dr. Alfred Schwartz, Dean of the College of Education; and Clarence Thompson, Dean of University College; all of Drake University.

RESEARCH CONSULTANT

Dr. Don Charles, Professor of Psychology, Iowa State University, Ames, Iowa, has a B. A. degree from Iowa State Teachers College, Cedar Falls, Iowa and M. S. and Ph.D. degrees from the University of Nebraska, Lincoln, Nebraska. Dr. Charles has authored books and articles relating to aging and cognitive functioning of the aged. His function with the Center is to study (1) changes occuring in individuals who participate in the program, (2) the relationship of these changes to personal variables such as age, sex, marital status, job, income, etc., to changes in attitude toward retirement and participant involvement in further retirement

preparation activities and (3) the relationship of these findings to such variables as selection of program content and speakers, instruction methods, etc.



ORGANIZATIONAL CHART OF DRAKE UNIVERSITY
PRE-RETIREMENT PLANNING CENTER

CHAPTER II

PROBLEM AND OBJECTIVES

THE PROBLEM

While there has been a substantial increase in the length of our lives, there has been a significant decrease in the lengths of our working lives. Because of the lengthening of life expectancy and the accompanying decrease in the number of working years of an individual in our society, there is an unprecedented number of people reaching retirement age. Table I illustrates the periodic growth of the older population in the United States from 1900 projected to 1990. (1)

TABLE I

NUMBER OF PERSONS OVER AGE 65
FOR YEARS 1900, 1930, 1960, 1990

YEAR	TOTAL	MALE	FEMALE	FEMALES PER 100 MALES
1900	3,084,000	1,558,000	1,526,000	98.0/100
1930	6,644,000	3,333,000	3,311,000	99.4/100
1960	16,560,000	7,503,000	9,056,000	120.7/100
1990	27,006,000	10,904,000	16,102,000	147.7/100

The current estimate is that 20 million persons in the United States are now age 65 or older. This figure is increasing at a net of 800 individuals per day, for an annual increase of 300,000 persons. (2)

In addition, there is an ever increasingly sharper break between employment and retirement. At the turn of the century, with life expectancy of a male at 48 years, most men worked until they died; there was no sharp distinction between a person's life span and his working-life span. Today with increased longevity and steady lowering of the retirement age through company policy and union agreement, to ages 65 and 60, and even 55, the distinction becomes more apparent. (3) (4) Table II illustrates the life expectancy and working-life at birth from 1900 to 1955. (5)

TABLE II

LIFE EXPECTANCY AND WORKING LIFE AT BIRTH
IN THE UNITED STATES 1900-1955

YEAR	MEN			WOMEN		
	Life Expectancy	Work Life Expectancy	Years Outside Labor Force	Life Expectancy	Work Life Expectancy	Years Outside Labor Force
1900	48.2	32.1	16.1	50.7	6.3	44.4
1940	61.2	38.3	22.9	65.9	12.1	53.8
1950	65.5	41.9	23.6	71.0	15.2	55.8
1955	66.5	42.0	24.5	72.9	18.2	54.7

The abrupt transition from full time work to full time leisure can be a difficult transition to make. The accompanying changes in the individual's life when he is required to give up his working role for one of leisure, are profound. Yet, little is being done, either by the individual or by business and industry to facilitate systematic and organized planning for the transition from work-oriented to leisure-oriented life. Despite the fact that the worker has had several years to anticipate retirement and prepare for it, he is often uninformed and unprepared for retirement when it arrives. (6) (7)

PRIOR RESEARCH IN EVALUATING PRE-RETIREMENT PROGRAMS

Members of the staff continued investigation into prior research regarding evaluation of pre-retirement programs. Relevant studies not heretofore reported on through previous Center reports follow.

Burgess, in 1957, used a "Retirement Planning Inventory" to study occupational differences in attitudes toward aging and retirement. In a study of 301 older employees of the Standard Oil Company of Indiana, Burgess found that of those items on the Inventory which showed reliable differences (approximately 50% of the items), there was a statistically significant difference, at the .05 level and beyond, between attitudes toward aging and retirement among the different occupational groups. (8)

Walker, in 1958, in cooperation with the Tennessee Valley Authority Preparation for Retirement Program, conducted a study of approximately 700 employees from age 60 to 70, who were eligible to participate in the retirement program. The study dealt with a 30% portion of 200 persons in the 700 employees from age 60 to 70 who were eligible to participate in the retirement program. The difference between the two groups with respect to attitude toward retirement was especially significant. Walter concluded that the non-participant group members were almost wholly negative in their attitudes toward retirement and were merely drifting toward a dreaded cessation of employment. He found further that most of the employees that had participated had developed a wholesome and optimistic view of retirement. Walker considered the most important finding an apparent and favorable change in attitudes of participating older employees toward their retirement. (9)

Burgess, in 1960, reported results of a two year research project which compared changes in attitudes toward retirement among 200 participants in a pre-retirement discussion program as against changes in attitudes among a matched group of subjects with no exposure to a program. Evaluation was based on the

Retirement Planning Inventory, and involved a statistical pre-post analysis of the retirement planning program. The highest gains that resulted from the program were in retirement planning, financial planning, retirement anticipation, and retirement living. Burgess reported that only moderate gains appeared in categories of the more psychological nature, i.e., retirement attitudes, social adjustment, and mental outlook. It appears that this was the first time in which a control group was used in pre-retirement educational research. (10)

One of the most recent studies into attitude changes resulting from programs of pre-retirement planning is that by McCannon, (11) at the Drake University Pre-Retirement Planning Center. This study hypothesized that there would be significant increases in positive attitudes and positive adjustments on the part of individuals who participated in a systematic and organized pre-retirement planning program. McCannon utilized the Pre-Retirement Attitude, Interest, Adjustment Scale devised by Dr. James Dugger of Drake (12) and found statistically significant positive changes in attitude and adjustment toward retirement, as measured by the Dugger Scale. Positive changes in attitude were significant at the .001 level, and for adjustment at the .01 level of confidence.

The review of pre-retirement programs and the review of related

research indicates that previous programs and evaluations of attitude and adjustment change have been based primarily on value judgments rather than evidence. The overriding assumption has been that pre-retirement planning is good, per se, and that individuals automatically benefit from participation. All studies support this conclusion but few have seriously questioned program effects on participants. Still fewer attempt to record the participants' "change" in his attitudes and preparation activities in lieu of impending retirement. Control groups have not been used extensively in the research. The scaling devices used to measure participant attitude change and adjustment change in previous programs had little assurance of validity.

OBJECTIVES

If career crises are prevalent in vocational choice and career development, even more prevalent are such crises in retirement careers. Conceding the lack of information and preparation on the part of retirees, the U. S. Department of Health, Education and Welfare, through its Administration on Aging and the U. S. Department of Labor through its Manpower Administration, have jointly funded the Drake University Pre-Retirement Planning Center. The Center's primary job is to demonstrate and evaluate different methods of involving workers in retirement preparation activities. The specific objectives of the

Center are:

1. To facilitate legal and financial planning.
2. To facilitate health and welfare planning.
3. To involve pre-retirees in continuing education.
4. To involve pre-retirees in role-defining activities.

The purpose in involving participants in continuing education and role-defining activities is to encourage the pre-retiree to test and improve his potentials for productive activity after retiring from full-time regular employment, to further his planning in the legal and health areas, and to initiate educational and avocational activities which will carry over into the retirement years.

CHAPTER III

PROCEDURE

METHODOLOGY

The Center's objectives are made operational by providing a two-hour program, once each week, for a period of seven weeks, to groups of individuals in the 50-65 year age range. Groups of 15-30 persons meet in the place of business or at the Center to listen to speakers and to discuss topics such as Social Security, Medicare, estate planning, psychological role-defining, and continuing education.

The Center's major hypothesis is that satisfactory adjustment in retirement will depend on the extent to which the individual is able to replace the work role with other roles which he and society find acceptable. The primary assumptions are (1) that the individual undergoes a role change in retirement and (2) that he will be better prepared for this transition of roles by participating in a systematic and organized pre-retirement planning program. The Center's secondary but equally important assumptions are (1) that this shift in roles will be reflected in the individual's attitude toward retirement, (2) that this shift in roles will be evidence in the individual's

post-program retirement planning activities, (3) that attitude changes and post-program retirement planning activities are measurable, and (4) that these assumptions concerning attitude, planning activities, and measurement, are valid with respect to individuals who have participated in pre-retirement planning activities.

RECRUITMENT

One of the goals of the Pre-Retirement Planning Center is to demonstrate and evaluate different methods of recruiting workers into programs of pre-retirement planning. In fulfilling this task, the Center has used various methods of recruitment, ranging from industrial recruitment with selected major employers, to the use of the mass media to involve groups from the Des Moines Community-at-large.

Contacts Through Organizations: Initial contacts with business and industry were made through personnel directors, training departments and members of higher levels of management. Contacts with industrial organizations confirmed the conclusions reported during the first year of the project, that early involvement of an individual from higher level management was important. Final approval of the program must come from this level for the program to be quickly established and well attended; someone in the authority structure must be actively interested and involved in the program from its inception.

It is also necessary to involve union stewards, if the organization is unionized, for several reasons. First, unions are instrumental in soliciting employees with regard to general interest in such a program. Second, without union involvement, management becomes concerned that their sponsorship of such a program be interpreted as a means of advocating early retirement. Third, union participation is required to facilitate ongoing pre-retirement planning after the Center sponsored program is completed.

Individual Contacts: Individual contacts were made primarily through news column notices in newspapers, occasional radio and television spots, advertisements in general circulation newspapers, in the "shoppers" and in ethnic and labor newspapers. Of these, the advertisements in general circulation newspapers were the ones which elicited the greatest number of responses. Clip coupons in the ads soliciting pre-registration of community-at-large participants were found to be a successful recruitment device as evidenced by 381 current program year participants.

DATA COLLECTION

On arrival at the first session, whether at the place of business or the Center, each participant was greeted by the staff and a packet of informational material was presented to him. Following an

introduction of Center staff and a brief orientation about the Center and its purpose, participants were requested to fill out a two page personal data form, (See Appendix A). It was explained that the completed data form would be used by the Center to compile annonymous statistics concerning the educational, vocational and avocational characteristics of participants.

EVALUATION

During this reporting period of operation, the Center administered the Dugger Pre-Retirement Perceived Self-Attitude Scale to seven groups of participants; a total of 151 people. This scale, which is an attitude scaling device, was designed for the Drake Pre-Retirement Planning Center by Dr. James G. Dugger, (See Appendix B). The scale purports to measure an individual's personal adjustment and attitude toward retirement. During the final session the participants were administered the Dugger Scale for the second time. No attention was called to the fact that this measuring device was identical to the one administered during the first session; the instructions given by the test administrator were the same as those given during the previous testing. Pre-test and post-test scores on the Dugger Scale were then compared for all subjects who completed the questionnaire both times, providing a before and

after comparison of participants' reported attitudes toward retirement.

In addition to the Dugger Scale, selected groups of subjects were requested to record, on a Center devised "involvement index" (See Appendix C) all, if any, retirement preparation activities in which they had engaged during the eight weeks prior to participation in the Center's programs. A follow-up evaluation form (See Appendix D) mailed eight weeks later to these participants, incorporated the involvement index, providing a post-treatment measure of activities undertaken during or since participation in the Center's weekly sessions. This simple self-report checklist proved an effective, statistically significant, measure of participants' reported post-program planning activities.

It is submitted that the Dugger Pre-Retirement Perceived-Self Attitude Scale and the Pre-Retirement Planning Center's involvement index provide a degree of objectivity in evaluation of pre-retirement planning programs by measuring participant attitudes toward retirement and participant involvement in further retirement preparation activities.

CHAPTER IV

1968-1969 PROGRAMS

PROGRAM PLANNING

As much as possible, the 1968-69 programs were constructed after the learning model of the first year's operation. This model presented a program designed as being a flexible action-oriented and experience-based program. The program's basic purpose remained unchanged in that the aim is to change negative attitudes and to motivate participants to make intelligent and knowledgeable decisions that will lead to a satisfactory and creative retirement.

MEETINGS

Meetings continue to be scheduled for two-hour sessions, once a week for a seven-week period. For the white-collar and half the governmental groups, the programs were presented on a shared time basis. These employees attended on the basis of one hour of company time and one hour of personal time, at a time convenient to both employee and employer. These hours were arranged to follow consecutively. The remaining governmental group programs were presented completely on company time.

All community-at-large groups, except the Housewives group, were presented at the Center during the early evening hours. The Housewives group was scheduled during the afternoon from 1:30 to 3:30 p.m.

PROGRAM SEQUENCE

Except for the first, second and seventh session, the sequence of the programs varied considerably. The following program lists the various topics discussed during the year:

SESSION I: Introduction and Orientation
A discussion of the objectives of the program, what the participants can expect from it, and collection of personal data.

SESSION II Psychological Aspects of Retirement
Discussion centers around the psychological aspects of retirement and the problems of personal role-redefining as the retirement age is reached.

SESSION III IV, V, VI The following topics are representative of subject areas discussed in these four sessions. The scheduling of speakers determine the particular sequence followed in any one program.
A. Employment After Retirement. A discussion of kinds of jobs available to retirees for purposes of supplementing incomes, obstacles to overcome, such as age and physical condition, assets of older workers, and where jobs can be obtained.
B. Iowa Public Employees Retirement System. A discussion of the benefits and options available under this retirement system.
C. Social Security and Medicare. A discussion of the funding and the differences between Social

Security and a private system, methods of calculating benefits, types of benefits, and Medicare in terms of hospital benefits and costs concerning monthly premiums and coverages.

D. Investments. A discussion of general kinds of investments and their respective advantages and/or disadvantages.

E. Money Matters. A discussion of family financial planning and budgeting.

F. Estate Planning. A discussion of wills, executor fees, investments, taxation, trusts, methods of property distribution and listing assets.

G. Continuing Education. A presentation of information about universities, colleges, community colleges, public adult education programs, correspondence courses, and technical assistance programs.

H. Creativity, Crafts and Leisure Time Activities. A discussion on the importance of retired persons remaining active, examples of crafts and hobbies available, and the use of leisure time in community services and volunteer work.

I. Creative Arts. A discussion of activities available through the Des Moines Art Center.

J. Food Quackery, Dietary Requirements and Physical Fitness. A discussion about eating and the right foods, the facts and fallacies of vitamins and other supplementary foods, meal planning, weight watching, and physical conditioning.

K. The American Way of Death. A discussion of funerals, state laws regarding burial and cost.

SESSION VII So What's Retirement. Discussion centers around such things as what to look out for and activities participants might enjoy in retirement. This session is presented by a retired person over 65 years of age.

A complete list of speaker sources is presented in Appendix E.

PRE-RETIREMENT PROGRAM EXTENSIONS

Several pre-retirement programs were developed outside the Des Moines area during the past year. As a result of the seminars conducted during the first year for personnel from Community Action Agencies, Office of Economic Opportunity and Commission on Aging, a program similar to those conducted by the Center was developed in Mason City, Iowa. Similar programs are being considered in the West Branch and Washington, Iowa, areas.

Extension programs are usually coordinated by agency personnel within the local area. The Center, however, helped develop and coordinate the three seven-session groups in Mason City. This endeavor was in cooperation with the North Iowa Area Community College and the Senior Citizens Project of Mason City. The Mason City groups had a total of 74 persons who participated. The three groups (1) industrial workers, (2) teachers and (3) community-at-large, developed an enthusiasm for the program and suggested additional programs will be created for this area of the state.

The Center felt a coordinated effort of this type would be desirable to test the strength of the pre-retirement program orginally developed for citizens of the greater Des Moines area, in a location outside the largest metropolitan area of the State.

NEWSLETTER

The Center began a quarterly newsletter in the past year which was sent to all persons who had attended previous discussion meetings. The purpose of this newsletter is to foster continued interest in pre-retirement planning and a continued relationship with the Center. The newsletter, "Active Times", provides informational material, and is sent to those who have participated, those who have inquired or those who have a professional interest in the programs.

SPECIAL MEETINGS

Three special interest meetings were held during the year. The first meeting in November, 1968, was attended by 100 prior program attendees. The program was co-sponsored by the American Association of Retired Persons and the Center. Discussion centered around the national significance of AARP, recent and upcoming legislation effecting the older population, and AARP innovations in insurance and in a low-cost drug service.

The second special meeting was held in February, 1969, and was attended by 175 persons. The program was titled "A Look At Leisure Living" and was presented by representatives from Rossmoor Leisure World, a commercial retirement village, of Laguna

Hills, California. There were no federal funds involved in this meeting.

The third special meeting was held in June, 1969, and 125 persons were present. The meeting was held at the Des Moines Art Center; after a brief welcome and introduction to the Art Center, the group was divided into small groups and taken on tours of the Art Center.

These programs continue to be an excellent means of continued contact with past participants. This service provides the Center the opportunity of letting pre-retirees know there is continued interest in them and in their concerns about retirement.

RESEARCH CONDUCTED

Three research studies were undertaken during 1968-69; two of the studies were conducted by Center Staff and a third by an independent investigator. The separate studies by Center Counselors, Don Bowman (13) and Harold Best (14) were undertaken to determine age level of greatest attitude change and whether or not an attitude scaling device could measure changes in participants' attitudes toward retirement respectively. These studies contained data from 214 and 205 subjects, respectively.

COUNSELING

Few individual counseling sessions with participants were held during the 1968-1969 period of operation. As a result of the low number of requests for individual counseling sessions and the research finding related to diminished personal concerns following group participation, it appears that participants' questions and concerns surrounding retirement are met in the group sessions, particularly during the group discussion period.

The group approach to counseling has proved the most effective method in dealing with the volunteer groups from the community-at-large as well as with groups from business, government and industry.

The make-up of these groups, predominantly workers employed full-time, all but precludes individual consultation.

PUBLIC RELATIONS

Stories and pictures publicizing the Pre-Retirement Planning Center and its activities appeared in a number of publications during the past year (See Appendix F). Some were prepared by the staff of an advertising agency or of the Center. Others, inspired by the agency or Center, were produced by the publications themselves with assistance of the Center.

A full page feature story, was carried on page one of the Woman's Section, of the Des Moines Sunday Register, which has a circulation of more than one-half million readers. Reprints of this article have been widely distributed. It was reprinted also in the Drake University Alumni publication.

Later in the year a brief feature was used, again, on the Woman's Page of the Des Moines Sunday Register, to announce the start of the first series of planning sessions for wives of men about to retire.

The Des Moines papers also carried a number of news stories during the year reporting on activities in which the Center was involved.

The Center gained international notice with a two page report in, On Growing Old, a quarterly publication of the Canadian Welfare Council's Division on Aging.

The Special Committee on Aging of the United States Senate included data on the Center in its report, Developments in Aging, 1968.

A four page spread was devoted to the program in "Adding Life To Years," a publication of the University of Iowa's Department of Gerontology. Iowa educators learned about the Center

through an article in "Midland Schools," a publication of the Iowa State Education Association. It reported on a number of teachers who have participated in the program.

House organs of several firms where pre-retirement planning sessions were conducted for employees by Center personnel, gave publicity to the work of the Center. A story, with pictures, was prepared and used in a national publication of the International Association of Personnel in Employment Security. Also, an article in Auto Chat, the publication of Farmers' Casualty Company, Des Moines, Iowa, praised the Center's program after employee participation. Mention of the Center was also included in the Federal Executive Council Manager's Digest, No. 1, Des Moines, Iowa, April 1969 issue.

Radio and television stations in the area were utilized to promote Center activities. On several occasions, staff members made appearances on television to talk about some phase of the program, or were recorded on tape for radio presentations.

A special group of 10 couples from the First Federated Church in Des Moines attended the Center one evening in June. The group calls itself WHO (We Help Others), and was interested in learning about the Pre-Retirement Center and how they could help in the community.

A four page newsletter called the "Active Times" was started this year. (See Appendix G) It carried pictures and stories about Center activities and news for and about those who have participated in the program. Also the work of the Center was made better known to those on the Drake University Campus through an Open House.

Across the country many inquiries of those interested in the program were answered and pertinent material mailed to them. (See Appendix H)

CHAPTER V

GENERAL DISCUSSION

FACILITIES

The Pre-Retirement Planning Center is located in a university-owned house immediately south of the Drake University campus.

During the past two years the facilities have proven to be satisfactory for providing group pre-retirement planning sessions to community-at-large participants.

Tape Library: The Center developed a tape library of programs presented during the year. In that some participants could not attend all sessions due to other commitments but did desire to "make up" the session they missed, it was determined that taping sessions on individual topics would be useful. Each topic of major significance was recorded and is available to anyone who wishes to listen to a program he missed. Also, persons wanting clarification on a topic, at a later date, may re-play the tape on the recorder available at the Center. To date, there has been minimal interest in making use of the tapes.

RECRUITMENT AND PUBLIC RELATIONS

Several observations were made by the Center staff concerning recruitment of individuals who took part in the programs; Counselors' observations were made regarding comments of participants toward a program of this type.

The recruitment of community-at-large groups to meet in the Center, usually in the evening, was accomplished by placing advertisements in newspapers and shoppers. Ads were run approximately two weeks prior to the beginning date for each group. A coupon was made a part of the ad, as was a telephone number so interested persons could mail in a response or simply phone. The Center staff responded by letter to those who pre-registered, indicating particulars of the meeting, time, place and date. (See Appendix I)

Little lead time was needed to recruit community-at-large groups. Groups recruited in work locations, however, always required more lead time; 90 to 120 days were not uncommon to coordinate programs in a business or industry.

Use of Radio and T.V.: Radio and television stations were most receptive to giving public service announcements to the project; the Center used radio and T. V. "spots" for recruitment

messages and announcements of the quarterly-held special meetings. Members of the staff made several television appearances on public interest, interview and women's shows. Cooperation from this media was excellent.

Recruitment of Lower Socio-Economic Groups: Generally program participants were from the middle-income strata. Several attempts were made to recruit disadvantaged people into the Pre-Retirement Planning programs. No responses to the project were gained from this group despite advertising in ethnic newspapers and trade publications.

Two observations could be made concerning this lack of response. It is possible that a university environment threatens members of the lower socio-economic group. The thought of associating with academic people may have caused some anxiety. A second, and perhaps more plausible explanation, is that lower socio-economic groups are not interested in planning for retirement in that the disadvantaged mode of living apparently contains little reference to the future. It is possible that retirement from the world of work, such as is known to the middle classes, will never be a reality for members of disadvantaged groups.

DATA COLLECTION

Dugger Scale: A total of 151 persons took the Dugger Scale. There were only isolated instances of complaints about taking this attitude scaling device. In one instance a member of one of the community-at-large groups requested that her completed form be destroyed. The request was honored. This individual, however, continued to participate in the program. In another community-at-large group the question was asked why such "stupid" information was required. The reply was that the scale was used as an attitude predictor and program evaluation device. The answer was apparently satisfactory as the individual completed the Dugger Scale. It seemed that the initial concern expressed by the Center staff that participants coming to a program to seek information on retirement only to find themselves thrust into a testing situation were going to be resentful and not return to subsequent sessions, failed to materialize. Other than the instances cited, participants were very cooperative in giving requested information.

The industrial, business and governmental groups were even less reluctant to give the required information. A generalization here would be that, "The organization sanctions this program, hence, the requested information must be okay."

Confidential Data Sheet: The Confidential Data Sheet was accepted by all participants as part of the total program. There were no problems posed or questions asked regarding the types of information requested.

ATTENDANCE

Attendance varied with both community-at-large and formal organizations. The total dropout rate was 4.4%. The dropout rate for community-at-large and formal organizations was 4.7% and 3.4% respectively. Dropout is herein defined as a person that comes to only the first session of a program and does not return.

A discussion of attendance also brings into view a discussion concerning making the program attendance voluntary or mandatory. Of course, with the community-at-large groups attendance is strictly voluntary and, as a result, there is a degree of session selectivity among program participants. This selectivity is a variable which is beyond the control of the Center and is accepted as such. On the other hand, programs sponsored by a formal organiaztion are also voluntary in attendance, but attitudes such as, "You better be there if you know what's good for you", or "The

boss will be there so I'd better show up and make an impression", are in evidence. Such situations are also, to a degree, beyond the control of the Center. That is why, when a program is arranged with a formal organization, the Center staff explains that for motivational reasons it is better that superiors and subordinates are not in the same program. Not only does the superior-subordinate relationship tend to make attendance inadvertently mandatory, it also inhibits discussion. Often, the subordinate is fearful of appearing stupid before his superior by asking "dumb" questions.

PROGRAM EMPHASIS

Business and governmental groups generally tend to lean toward the legal and financial aspects of retirement planning. And as one would suspect, there is a tendency for the community-at-large groups to incline toward role-defining and continuing education aspects of the programs.

This can be explained by looking at the general group make-up of community-at-large versus business and governmental groups. The business and governmental groups are made up, primarily, of employees, with very few spouses in attendance. The attitude then becomes, the company is sponsoring the program, what does

the company offer in terms of retirement benefits? What about working after retirement? How can one best put to work what he has?

On the other hand a community-at-large group is made up mostly of married couples. The information emphasis shifts from money to activity. These people are primarily interested in how they can make effective use of greatly increased leisure time. The attitude generally expressed by the wife is, "Now that there is going to be a man around all the time, how can we make the best of it?"

One interesting observation is that participants, regardless of group membership, do not come to a pre-retirement planning program so much for new information as they do to have their thoughts, ideas, and current information confirmed by someone's expertise.

GENERAL COMMENTS

Community-at-large groups are much more enthusiastic during discussion periods. This is attributable to the informal atmosphere of the group setting and the uninhibitive nature of not having a superior-subordinate environment. These groups

tend to be relieved of restrictions that can develop in the business setting. There was no need to worry about co-worker relationships, or supervisors inhibiting discussion. As a matter of fact, when supervisors attended meetings in the company environment, with the employees, it tended to retard discussion. Center community-at-large sessions, however, resolved this potential problem by bringing people with varied backgrounds and jobs together for discussion on subjects relating to common concerns.

A community-at-large group is composed of volunteers from the community. As such they tend to accept one another socially from the very beginning. Group compatibility is high. On the other hand, with the business and governmental groups most participants already know most other participants and the persistent problem of departmental jealousies is very evident. Cliques form and in some instances there is a degree of aloofness among various members. Group compatibility is sometimes hard to come by.

CHAPTER VI

1968-1969 PROGRAM DATA

RECRUITMENT

The total number of program participants for the second year of operation was 575 persons; 223 males - 352 females for a total of 21 groups. Recruitment was from the following primary groups:

I. Business (1 group), white-collar workers including clerical workers. Contacts were through an insurance company and it contributed 28 participants.

II. Governmental (4 groups), included municipal and federal-state Employment Security Commission personnel and contributed 92 participnats.

III Community-at-Large (13 groups), composed of unselected occupational groups obtained through the use of mass-media. This group contributed 381 participants.

In addition to these groups extension programs were conducted in Mason City, Iowa and is identified in the following tables as Group IV - Extension. This group contributed 74 participants and was composed of one community-at-large group, one industrial (blue-collar), and one professonal (teachers). The following information is taken from the Center's "Confidential Data Sheet". It should be noted that one woman did not fill out a data sheet. Hence, the maximum frequency is 574 participants.

Age: Based on 573 persons responding to this question on the data sheet, the average (mean) age was 58.8 years. The range was from 32 years to 82 years (See Table III).

Marital Status: Based on 571 persons answering this question 71.9% reported as being married, 8.2% were single, and 12.9% were widowed. The other 6% were either separated or divorced.

TABLE III (Based on 573 responses).

AGES OF PARTICIPANTS

Age	Freq.	Age	Freq.	Age	Freq.	Age	Freq.
32	1	47	5	58	34	69	3
35	1	48	7	59	29	70	4
38	1	49	7	60	38	71	3
39	1	50	14	61	43	72	3
40	2	51	11	62	28	73	3
41	2	52	23	63	34	74	2
42	5	53	27	64	48	76	2
43	3	54	28	65	34	77	1
44	2	55	24	66	11	79	1
45	4	56	30	67	14	80	2
46	1	57	29	68	7	82	1

Education: Based on 564 responding to this question, the average (median) amount of formal education was slightly in excess of 12 years (See Table IV). Only 18.7% reported less than 12 years of education.

TABLE IV (Based on 564 responses).

EDUCATION OF PARTICIPANTS

EDUCATION	NUMBER OF PEOPLE
Doctorate	2
Masters	42
Bachelors	71
16	17
15	22
14	43
13	26
12	245
11 or less	96

Current annual income per individual: The income distribution is shown in Table V. Based on 523 persons responding to the data sheet, the average (median) income was in the $6,000-7,999 range. It will also be noted from Table V that the mode average falls in the $ 0 - 1,999 range. This is explained by the fact that 92%, or 115 of 125 reporting, were housewives who indicated no reportable income.

TABLE V (Based on 523 responses).

CURRENT ANNUAL INCOME PER INDIVIDUAL

INCOME	MALE	FEMALE	TOTAL
Over $16,000	24	3	27
14,000 - 15,999	15	-	15
12,000 - 13,999	24	7	31
10,000 - 11,999	33	22	55
8,000 - 9,999	41	22	63
6,000 - 7,999	40	40	80
4,000 - 5,999	17	64	81
2,000 - 3,999	3	43	46
0 - 1,999	1	124	125

Estimated age at retirement: Based on 363 persons responding to this question, the average (mean) estimated age at retirement was 64.1 years. (See Table VI). However, 109 or 30% indicated they expected to retire at age 62 or earlier; a rather significant portion indicating early retirement. Only 53% reported estimated retirement age at the current arbitrary age 65.

Estimated monthly income at retirement: Based on 280 responses to this question on the data sheet, the average (median) monthly income at retirement is estimated to be in the $300-399 range. See Table VII for the frequency distribution. Of the total group, 42.5% reported on estimated monthly income at retirement of less than $300.

Of the total reporting, 40.5% were female, of which 62.8% reported an estimated income of less than $300 monthly.

TABLE VI (Based on 363 responses).

ESTIMATED AGE AT RETIREMENT

Age	Freq.	Age	Freq.
50	1	63	6
51	1	64	3
52	1	65	192
55	7	66	20
56	2	67	4
57	2	68	7
58	4	69	4
59	2	70	14
60	14	72	1
61	2	75	2
62	73	83	1

TABLE VII (Based on 280 responses).

ESTIMATED MONTHLY INCOME AT RETIREMENT

INCOME	MALE	FEMALE	TOTAL
Less than $100	1	4	5
$100 - 199	7	22	29
$200 - 299	40	45	85
$300 - 399	33	19	52
$400 - 499	32	14	46
$500 - 599	21	6	27
$600 - 699	8	2	10
$700 - 799	3	-	3
$800 - 899	5	-	5
$900 - 999	4	-	4
$1,000 or more	13	1	14

PROGRAM EFFECTIVENESS

The Pre-Retirement Planning Center's Program continued to be assessed through the following means:

1. Determination of changes in attitudes through the use of the Dugger "Pre-Retirement Perceived Self-Attitude Scale." This scale was designed during the first year's operation specifically for the project (See Appendix B).

2. Through evaluation of program satisfactions and dissatisfactions as determined from the Center's post-program evaluation form (See Appendix D).

3. Through reported observations of actual behavior changes such as a participant having a will drawn or consulting with a trust officer.

Additional studies were conducted by the Center's Counselors.

Evaluation Form - Pre-Retirement Planning Center. Participants were asked to rate various aspects of the program on an Evaluation Form sent to each person two weeks following his completion of the seven-week series. There was a 72% return on this form for 430 persons responding with an Evaluation Form. Tables VIII through XVI present the data collected from questions 1 and 4-11 on the Evaluation Form. Questions 2 and 3 asked for a rating of the best and least liked session. Because these answers reflect reactions to specific presentations by specific individuals, the ratings represent a rating of the individual rather than the program content.

Therefore questions 2 and 3 are not included in the analysis.

Each table represents one question and reveals the mean rating by groups on that question as well as the total mean rating for combined groups. Figures 2 through 10 graphically present the rating scale used for each question and indicates the position of the mean rating for all groups.

Additional Planning. Additional planning on the part of program participants was determined from question #14 on the Evaluation Form. This question was designed to examine the amount of additional retirement planning that followed completion of the seven-week series. Table XVII presents the data collected and analysed for this question. Table XVIII presents the respective reported percent increase for each of the seventeen activities listed.

TABLE VIII

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #1 - "RATE YOUR OVERALL OPINION OF THE PRE-RETIREMENT PLANNING PROGRAMS."

GROUP		MEAN RATING
I	White-Collar Workers (n=24)	2.00
II	Government Workers (n=58)	1.89
III	Community-at-large (n=261)	1.89
IV	Extension Groups (n=56)	2.01
	ALL GROUPS MEAN RATING (n=399)	1.92

Rate your overall opinion of the retirement planning programs:

Excellent Average Poor
1 2 3 4 5 6
∧

Figure 2 Mean Rating of All Groups on Question #1.

TABLE IX

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #4 - "WERE THE OBJECTIVES OF THE PROGRAM MADE CLEAR TO YOU PRIOR TO OR DURING THE FIRST SESSION?"

GROUP	MEAN RATING
I White-Collar Workers (n=23)	1.69
II Government Workers (n=59)	1.57
III Community-at-large (n=259)	1.67
IV Extension Groups (n=50)	1.69
ALL GROUPS MEAN RATING (n=391)	1.68

Were the objectives of the program made clear to you prior to or during the first session?

Completely Somewhat Not at all

1 2 3 4 5 6

Figure 3 Mean Rating of All Groups on Question #4.

TABLE X

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #5 - "WHAT WAS THE EXTENT TO WHICH THESE OBJECTIVES WERE MET?"

GROUP		MEAN RATING
I	White-Collar Workers (n=22)	2.13
II	Government Workers (n=60)	2.08
III	Community-at-Large (n=259)	2.11
IV	Extension Groups (n=53)	2.28
	ALL GROUPS MEAN RATING (n=398)	2.13

What was the extent to which these objectives were met?

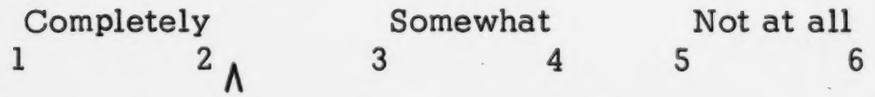


Figure 4 Mean Rating of All Groups on Question #5.

TABLE XI

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #6 - "WAS THE EMPHASIS OF THE PROGRAM ON THE AREAS WHICH ARE OF IMPORTANCE TO YOU?"

GROUP		MEAN RATING
I	White-Collar Workers (n=22)	2.40
II	Government Workers (n=64)	2.26
III	Community-at-large (n-267)	2.71
IV	Extension Groups (n=60)	2.30
	ALL GROUPS MEAN RATING (n=413)	2.33

Was the emphasis of the program on the areas which are of importance to you?

Completely Somewhat Not at all

1 2 3 4 5 6

Λ

Figure 5 Mean Rating of All Groups on Question #6.

TABLE XII

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #7 - "THE AMOUNT OF MATERIAL WAS"

GROUP	MEAN RATING
I White-Collar Workers (n=22)	3.27
II Government Workers (n=65)	3.18
III Community-at-large (n=275)	3.09
IV Extension Groups (n=58)	3.10
ALL GROUPS MEAN RATING (n=420)	3.12

The amount of material was:

Too much Adequate Insufficient
1 2 3 ∧ 4 5 6

Figure 6 Mean Rating of All Groups on Question #7

TABLE XIII

SUMMARY OF EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #8 - "RATE THE RETIREMENT PLANNING PROGRAMS AS TO AMOUNT OF NEW INFORMATION GAINED."

GROUP	MEAN RATING
I White-Collar Workers (n=22)	2.77
II Government Workers (n=62)	3.01
III Community-at-large (n=270)	2.75
IV Extension Groups (n=60)	2.91
ALL GROUPS MEAN RATING (n=414)	2.82

Rate the retirement planning programs as to the amount of NEW information gained:

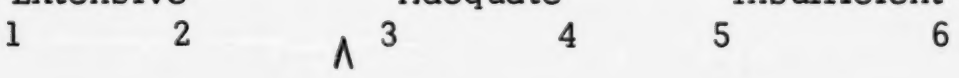


Figure 7 Mean Rating of All Groups on Question #8.

TABLE XIV

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #9 - "RATE THE RETIREMENT PLANNING PROGRAMS AS TO THE AMOUNT OF USABLE INFORMATION."

GROUP		MEAN RATING
I	White-Collar Workers (n=22)	2.40
II	Government Workers (n=64)	2.35
III	Community-at-large (n=275)	2.20
IV	Extension Groups (n=61)	2.32
	ALL GROUPS MEAN RATING (n=422)	2.26

Rate the retirement planning programs as to the amount of USABLE information:

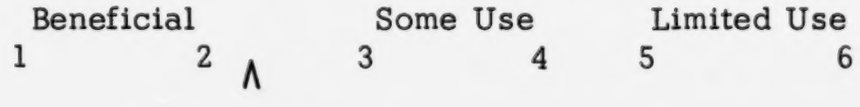


Figure 8 Mean Rating of All Groups on Question #9.

TABLE XV

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #10 - "THE LENGTH OF THE SESSIONS WAS"

GROUP	MEAN RATING
I White-Collar Workers (n=24)	3.04
II Government Workers (n=65)	3.15
III Community-at-large (n=276)	3.14
IV Extension Groups (n=60)	3.01
ALL GROUPS MEAN RATING (n=425)	3.12

The length of the sessions was:

Too Long 1 2 About Right 3 ∧ 4 Too Short 5 6

Figure 9 Mean Rating of All Groups on Question #10.

TABLE XVI

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #11 - "RATE THE OPPORTUNITY FOR YOU TO EXCHANGE OR SHARE IDEAS DURING THE SESSIONS."

	GROUP	MEAN RATING
I	White-Collar Workers (n=23)	2.26
II	Government Workers (n=64)	2.14
III	Community-at-large (n=276)	2.51
IV	Extension Groups (n=60)	2.46
	ALL GROUPS MEAN RATING (n=423)	2.44

Rate the opportunity for YOU to exchange or share ideas during the sessions:

Excellent Average Poor

1 2 ∧ 3 4 5 6

Figure 10 Mean Rating of All Groups on Question #11.

TABLE XVII

SUMMARY OF "EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER" BY GROUPS COMPLETING CENTER PROGRAMS.

QUESTION #14 - "CHECK BELOW THE ACTIVITIES IN WHICH YOU HAVE SOUGHT ADDITIONAL INFORMATION OR HAVE BECOME INVOLVED IN EITHER DURING OR SINCE THE PRE-RETIREMENT SESSIONS."

ACTIVITY	TOTAL (N-430)*	GROUP I	II	III	IV
		24	65	278	63
Legal Planning	71	4	8	52	7
Insurance Planning	49	2	5	33	9
Financial Planning	110	3	17	76	14
Health Planning	46	2	4	37	3
Social Security Planning	84	3	0	62	9
Professional Organizations	17	0	0	14	2
Occupational Organizations	10	1	0	1	1
Service Clubs	10	0	0	10	0
Education for Credit	8	0	1	3	4
Adult Education	51	0	3	43	5
Seasonal Employment	30	0	4	22	4
Fraternal Organizations	25	1	4	17	3
Church Organizations	45	2	55	30	8
Social Clubs	21	0	1	15	5
Personal Counseling	12	0	0	9	3
Civic Organizations	21	0	3	15	3
Other	14	0	2	11	1

*Total sum of sub-populations is greater than 430 responding to this question because many individuals checked more than one activity.

TABLE XVIII

PERCENT INCREASE IN RETIREMENT PREPARATION ACTIVITIES REPORTED BY PARTICIPANTS IN RESPONSE TO QUESTION #14

"CHECK BELOW THE ACTIVITIES IN WHICH YOU HAVE SOUGHT ADDITIONAL INFORMATION OR HAVE BECOME INVOLVED IN EITHER DURING OR SINCE THE PRE-RETIREMENT SESSION." (N=430)*

ACTIVITY	REPORTED PERCENT INCREASE
Legal Planning	16.5
Insurance Planning	11.4
Financial Planning	25.5
Health Planning	10.7
Social Security Planning	19.7
Professional Organizations	5.8
Occupational Organizations	2.3
Service Clubs	2.3
Education for Credit	1.8
Adult Education	11.8
Seasonal Employment	6.9
Fraternal Organizations	5.8
Church Organizations	10.4
Social Clubs	4.8
Personal Counseling	2.8
Civic Organizations	4.8
Other	3.3

* Total percent is greater than 100% since many individuals listed becoming involved in more than one activity.

ADDITIONAL PROGRAM EVALUATION

Dr. Don Charles' Report: Dr. Don Charles of Iowa State University, under the direction of the Pre-Retirement Planning Center, conducted a major investigation. The following information is a summary of that investigation. Charles' report can be found in its entirety in Appendix K. The purpose of this study was to evaluate the effect of the seven-week Pre-Retirement Planning Program. The study was based on 368 participants. Major objectives of the study were to determine what changes had occurred in expressed concerns, involvement and attitudes, and to determine the influence of certain personality characteristics on likelihood of change.

Instruments used were the Confidential Descriptive Data Form administered before the program and the Evaluation Form - Pre-Retirement Planning Center with some similar items administered after completion of the classes, and attitude scale (Dugger Scale) administered before and after the class sequence, and a personality test - 16PF. (See Appendix for sample forms)

The method of study was to determine change in response by chi-square contingency analysis of the data forms and attitude scale, and to related personality characteristics to items identified as changing.

Summary and Conclusions: Part I: Increase in concern was reported for Social Security, Medicare and health matters, and for leisure-time activities. Increase in involvement was reported in all kinds of organizations, and in adult education. Decrease in concern was reported for legal planning and need for employement. Decrease in involvement was seen in legal planning and Social Security planning.

Attitude change was reported in a positive direction for awareness of financial effectiveness, pleasure in retirement planning and in positive self-image.

Change in a negative direction was reported for concern over adequacy of retirement finances, for negative self-concepts (these being in effect a positive change) and for contentment and placidity.

In total, the reported attitude and behavioral changes were in the desired direction and promised to be beneficial to the subjects. Since these were self-reports there is no guarantee, of course, that real behavioral change did or would occur, or that change was caused by the course experience. But within these limits, the changes were gratifying.

Respondents to the Evaluation Form generally reported satisfaction with both the concept and execution of the program. They found the informational sessions especially rewarding.

Summary and Conclusions: Part II: The purpose of Part II of this study was to identify the relationships between concern or involvement and attitudes, and various personal characteristics. This was accomplished generally by examining correlation matrices displaying these relationships. Data evaluated included:

A. Concern and involvement change related to marital status, occupation, personality test variables, biographical items and number of sessions attended.

B. Number of sessions attended related to biographical characteristics, personality items, and attitude items as well as to concern and involvement change.

C. Attitude change related to personality test variables.

Some significant relationships were found between all the above except biographical characteristics correlated with change of attitude, and number of sessions attended correlated with biographical items.

While no clear or obvious pattern appeared in these relationships, it was apparent that both certain group and individual characteristics were associated with some of the changes occurring over the period of the course experience.

Some of the relationships identified might be useful in planning future Center selection and programming, but no obvious needed changes seemed apparent from the data.

The pre-course data form, and its post-course equivalent appeared to yield the most useful information, along with the attitude scale, but the personality test seemed to offer little value.

Some phases of the evaluation were handicapped by too few subjects completing responses to all the devices.

Program Evaluation by Center Staff: One study conducted by Harold Best, a Counselor on the Center's staff, was designed to examine the effects of the program of the Pre-Retirement Planning Center on participant attitudes toward retirement, and to assess participant involvement in post-program retirement preparation activities. Two hypotheses were involved: (1) there will be no sifnificant difference in positive attitude toward retirement as a result of participation in the programs of the Center, and (2) there will be no significant difference in post-program retirement preparation activities as a result of participation in the programs. In testing these two hypotheses subject's scores on the Dugger Pre-Retirement Perceived-Self Attitude Scale obtained at the first and final sessions of the seven-week program were compared and a t test of significance was computed to ascertain whether or not

increase in positive attitude took place.

Individual scores on the first administration of the Dugger Pre-Retirement Perceived-Self Attitude Scale ranged from -7 to +23; the post-test range was -6 to +26. Individual scores on the first administration of the "involvement index" ranged from 0 to +6; the post-test range was 0 to +6.

The pre-test mean for attitude toward retirement for 145 subjects taking the Dugger Scale was +10.385; the post-test mean for attitude on the Scale was +11.669.

Pre-test and post-test scores on the Dugger Scale were then compared for all subjects who completed the questionnaire both times. A t test of significance was computed using pre-test means and post-test means for the total group, to determine whether or not significant positive or significant negative change in attitude toward retirement took place.

Table XIX reveals a mean difference on attitude which yielded a t value of 3.627 found to be significant at the .001 level, and indicates that one would expect this mean difference to occur by chance only one tenth of one per cent of the time.

TABLE XIX

MEAN AND t TEST OF SIGNIFICANCE OF PRE-TEST AND POST-TEST ATTITUDE DIFFERENCES FOR TOTAL GROUP

Pre-Test Mean	Post-test Mean	Mean Difference	t Values
10.385	11.699	1.284	3.627*

N=145
*p .001

The second measuring device is the "Involvement Index" devised by the Center staff. With minor changes, the index is very nearly identical to question #14 on the Center's evaluation form. The purpose of the index is to measure the number of independent planning activities undertaken by participants during and shortly after the seven-week program. The involvement index is a self-report checklist consisting of 17 items or activities. Participants are asked to mark any number of the activities listed about which they have sought additional information or in which he has become involved during the past eight weeks. The activities listed on the involvement index are arranged to coincide with the Center's four major areas of emphasis, i.e., legal and financial planning, health and welfare planning, continuing education, and role-defining activities. Items on the index are scored plus only if

they are marked; the greatest degree of "involvement" reported by a participant would be reflected in a score of +17, the lowest attainable score, achieved when no items are marked, is 0.

Likewise subject's scores on the index obtained at the first session and two weeks following the conclusion of the sessions were compared and a t test of significance was computed to ascertain whether or not increase in post-program retirement preparation activities took place. The major assumption is that significant increase or significant decrease in positive attitude toward retirement and significant increase or significant decrease in post-program retirement preparation activities is ascribable to the programs of the Pre-Retirement Planning Center.

The pre-test mean for retirement preparation activities for 90 subjects taking the index was .8066; the post-test mean on the index was 1.1778. Table XX reveals a mean difference on retirement preparation activities which yielded a t value of 2.046, reflecting a statistically significant increase at the .05 level, in retirement preparation activities on the involvement index.

TABLE XX

MEANS AND t TEST OF SIGNIFICANCE OF PRE-TEST AND POST-TEST PREPARATION ACTIVITIES DIFFERENCES FOR TOTAL GROUP

Pre-Test Mean	Post-Test Mean	Mean Difference	t Values
.8066	1.1778	.3711	2.046*

N=90
*p .05

A second study was conducted by Don Bowman, also a Counselor on the Center's staff. It was the purpose of this study to investigate the age levels and corresponding attitude changes of persons attending the Pre-Retirement Planning Center's seven-session/seven-week series of programs. The objective in making such a study was to determine if there was a specific age level(s) at which the greatest attitude change occurred and in what direction such change took place.

Data were collected on 214 subjects between the ages of 50 to 65, inclusive, who had taken the Dugger Pre-Retirement Attitude, Interest, Adjustment Scale before and after participating in the Pre-Retirement Planning Center's programs.

TABLE XXI

MEANS AND t TEST OF SIGNIFICANCE OF PRE-TEST AND POST-TEST ATTITUDE DIFFERENCES BY PRE-RETIREMENT PLANNING CENTER TWO-YEAR AGE INTERVAL GROUPS AS MEASURED BY THE DUGGER PRE-RETIREMENT ATTITUDE, INTEREST, ADJUSTMENT SCALE.

Age Level	Pre-Test Means	Post-Test Means	Mean Differences	t	p
50-51	5.00	2.12	2.88	2.53	.05
52-53	4.60	1.67	2.93	1.65	.10
54-55	5.82	4.07	1.75	1.77	.10
56-57	6.67	2.97	3.70	3.00	.001
58-59	2.55	0.79	1.76	1.40	.10
60-61	2.07	1.34	0.73	0.80	.40
62-63	3.14	2.91	0.23	0.61	.50
64-65	3.06	-0.18	3.24	2.14	.05
Total Mean	32.91	15.69	17.22		
t Value For All Intervals				4.58	.001

By selectively grouping the subjects according to age levels and applying a statistical t test of significance to the difference between the means obtained from the Dugger Scale, certain age levels did indicate significant postitive changes.

Table XXI shows that there is an age level which proved to be statistically significant at which participation in pre-retirement planning does result in a positive change in attitude toward retirement. Age level 56-57 shows significance at the .001 level of confidence.

The general conclusion reached by this study was the fact that the most influential time to begin pre-retirement planning so as to improve attitude toward retirement is at the ages 56-57.

CONCLUSION

Based on the findings of the first year of operation, and now confirmed by the second year of operation with its research findings, there can only be one major and very fundamental conclusion reached: An organized and systematic program of pre-retirement planning which supplies needed information to assist individuals in their preparation for retirement does, indeed, do much to allay personal concern about retirement.

Based on this conclusion and to assist other organizations in providing an effective program in pre-retirement planning a "Guide Book for Development of Pre-Retirement Planning Programs" was developed. The guide book is found in its entirety in Appendix L.

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APPENDIX A

PRE-RETIREMENT PLANNING CENTER
Drake University
Des Moines, Iowa

CONFIDENTIAL DESCRIPTIVE DATA FORM

Your Name: _____ Age: ____ Sex: ____ M ____ F

Home Address: _____ Telephone: _____

City: _____ Zip Code: _____

Birthdate: (Month) _____ (Day) _____ (Year) _____

A. What is your current marital status? (Circle One)

Single Married Separated Divorced Widowed

B. Are you a veteran? _____

c. What is the highest grade in school you completed? (Circle appropriate number)
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 Bachelor's Master's Ph.D.
Other (Trade or Vocational School _____

D. Who is your present employer?
Name: _____ City: _____
How long have you worked for this employer? _____
How would you classify your job?

_____ Professional and Managerial	_____ Personal Service Occupations
_____ Technical	_____ Industrial
_____ Clerical or Sales	_____ Housewife

What is your present job title? _____
If you are already retired, what was your last job title prior to retirement _____
_____

E. In which of the following income ranges would your own personal total annual income be included?

_____ $ 0 - 1,999	_____ $ 6,000 - 7,999	_____ $12,000 - 13,999
_____ $2,000 - 3,999	_____ $ 8,000 - 9,999	_____ $14,000 - 15,999
_____ $4,000 - 5,999	_____ $10,000 - 11,999	_____ over $16,000

F. Are you covered by a company retirement pension plan?

_____ Yes _____ No. If yes, for how many years have you been covered? _____

G. At what age do you expect to retire? _____
What do you estimate will be your personal total monthly income at retirement? _____
Do you anticipate a need for employment after retirement? (Circle one)

Full-time Part-time No Need

H. As you approach retirement which of the following concern you:

____Estate Planning	____Social Security	____Leisure Time Activities
____Legal Planning	____Medicare	____Need For Employment
____Taxes	____My Health	____Where To Live
____Retirement Income	____My Education	____Other (Please explain)

_____

_____

_____

_____

I. Check below the items in which you have been involved during the past year.

____Legal Planning	___Occupational Organizations	__Church Organizations
____Insurance Planning	___Service Clubs	__Social Clubs
____Financial Planning	___Education For Credit	__Personal Counseling
____Health Planning	___Adult Education	__Civic Organizations
____Social Security Planning	___Seasonal Employment	__Other (Please
____Professional Organizations	___Fraternal Organizations	explain)

_____

_____

_____

_____

J. Where did you first learn about the Pre-Retirement Planning Center?

_____Newspaper article	_____ Radio or T.V. Announcement
_____Newspaper Advertisement	_____ A friend
_____Drake Brochure	_____ Husband or wife
_____Employer	_____ Other (what source?) ____

_____

APPENDIX B

PRE-RETIREMENT PERCEIVED-SELF ATTITUDE SCALE

This scale is used for obtaining a record of attitudes about yourself. It is not a test. There are no right or wrong answers. An answer is right only if it is true of you.

There are 100 sentences in this scale. Read each sentence carefully and decide if the characteristic it describes is most or least like you. If it is an attitude which is like you most of the time, place an X in the "MOST LIKE ME" column. If the attitude expressed is not like you, place an X in the "LEAST LIKE ME" column. If, for some reason, you are unable to decide whether the statement is more or less like you, place an X in the "DON'T KNOW" column.

Some statements may seem trivial or foolish. Please mark your choice, anyway, by putting down your first reaction and going on. It is important that you reply to all of the statements. Your answers will be kept strictly confidential.

PRE-RETIREMENT SELF ATTITUDE SCALE

Mark according to the way you feel about yourself.

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
1. I am looking forward to the day I can retire.			
2. I put on a false front.			
3. My financial status is not adequate for one who is retiring.			
4. I make strong demands on myself.			
5. I often kick myself for the things I do.			
6. I often feel humiliated.			
7. I doubt my sexual powers.			
8. I am aware of how money can work for me after I retire.			
9. I have a warm emotional relationship with others.			
10. I like to make plans, spend a lot of time, and have a lot of fun in getting ready for retirement.			
11. I am responsible for my troubles.			
12. I am a responsible person.			
13. I have a feeling of hopelessness.			
14. I am protecting my retirement years by maintaining a healthy and vigorous body.			
15. I can accept most social values and standards.			
16. I have few values and standards of my own.			
17. I will continue to learn new things and to get new ideas all through life.			
18. It is difficult to control my aggression.			
19. Self-control is no problem to me.			
20. My choice of retirement living arrangements should be made only after serious thought.			

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
21. I am looking forward to doing only what I've always wanted to when I retire.			
22. I usually like people.			
23. I express my emotions freely.			
24. After retirement, I must keep occupied to remain happy.			
25. I want to give up trying to cope with the world.			
26. I can usually live comfortably with the people around me.			
27. My hardest battles are with myself.			
28. I tend to be on my guard with people who are somewhat more friendly than I had expected.			
29. I am optimistic.			
30. I believe that retirement is the best years of one's life.			
31. I practice good money management in order to have enough money to retire on.			
32. I usually feel driven.			
33. I am liked by most people who know me.			
34. I seriously neglect my health because it does not matter in the years ahead.			
35. I am sexually attractive.			
36. I feel helpless.			
37. I can usually make up my mind and stick to it.			
38. My decisions are not my own.			
39. I haven't thought much about retirement.			
40. I am a hostile person.			
41. I am contented.			
42. I am disorganized.			
43. I feel apathetic.			
44. I am poised.			

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
45. I want pleasant living arrangements when I retire.			
46. I do not worry over health problems spoiling my retirement.			
47. I am impulsive.			
48. I want something useful and constructive to occupy my time when I retire.			
49. I don't trust my emotions.			
50. It's pretty tough to be me.			
51. I am a rational person.			
52. I have the feeling that I am just not facing things.			
53. I am tolerant.			
54. I try not to think about my problems.			
55. I have an attractive personality.			
56. I am shy.			
57. I have close friends to keep me company when I retire.			
58. I have nothing but emptiness and frustration to look forward to in retiring.			
59. I am no one. Nothing seems to be me.			
60. Since I've spent my lifetime working, I'm going to sit back and loaf when I retire.			
61. I am ambitious.			
62. I despise myself.			
63. I have initiative.			
64. I shrink from facing a crisis or difficulty.			
65. I just don't respect myself.			
66. I believe that I will grow tired of doing only what I've always wanted to when I retire.			
67. I take a positive attitude toward myself.			
68. I am assertive.			

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
69. I am afraid of a full-fledged disagreement with a person.			
70. I can't seem to make up my mind one way or another.			
71. I am confused.			
72. I am satisfied with myself.			
73. I am a failure.			
74. I am likable.			
75. My personality is attractive to the opposite sex.			
76. I am afraid of sex.			
77. I have a horror of failing in anything I want to accomplish.			
78. I am relaxed, and nothing really bothers me.			
79. I am a hard worker.			
80. I feel emotionally mature.			
81. It is not necessary to get too concerned over the choice of retirement living arrangements.			
82. I believe that one cannot learn after he reaches 60 or 70 years of age.			
83. I really am disturbed.			
84. All you have to do is just insist with me, and I give in.			
85. I feel insecure within myself.			
86. I have to protect myself with excuses, with rationalizing.			
87. I will put off making any plans for retirement until the time I retire.			
88. I am intelligent.			
89. I am uncertain as to how investment programs can aid in my retirement.			
90. I feel hopeless.			

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
91. I am self-reliant.			
92. I will have no worry over money matters when I retire.			
93. The thoughts of retirement scare me.			
94. I am different from others.			
95. I am unreliable.			
96. I understand myself.			
97. I am a good mixer.			
98. I feel adequate.			
99. I am worthless.			
100. I dislike my own sexuality.			

APPENDIX C

Name_____

Check below the activities, if any, in which you have sought information or have become involved during the past eight weeks.

_____Legal Planning	_____Occupational Organization	_____Church Organizations
_____Insurance Planning	_____Service Clubs	_____Social Clubs
_____Financial Planning	_____Education For Credit	_____Personal Counseling
_____Health Planning	_____Adult Education	_____Civic Organizations
_____Social Security Planning	_____Seasonal Employment	_____Other (Please Explain)

_____

_____

_____

_____

_____

_____

_____

APPENDIX D

EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER

Please circle number you feel appropriate.

1.	Rate your over-all opinion of the retirement planning programs:	Excellent 1 2 Average 3 4 Poor 5 6
2.	Which session did you like BEST? Why?	_____
3.	Which session did you like LEAST? Why?	_____
4.	Were the objectives of the program made clear to you prior to or during the first session?	Completely 1 2 Somewhat 3 4 Not At All 5 6
5.	What was the extent to which these objectives were met?	Completely 1 2 Somewhat 3 4 Not At All 5 6
6.	Was the emphasis of the program on the areas which are of importance to you?	Completely 1 2 Somewhat 3 4 Not At All 5 6
7.	The amount of the material was:	Too Much 1 2 Adequate 3 4 Insufficient 5 6
8.	Rate the retirement planning sessions as to amount of NEW information gained?	Extensive 1 2 Adequate 3 4 Insufficient 5 6
9.	Rate the retirement planning sessions as to the amount of USABLE information:	Beneficial 1 2 Some Use 3 4 Limited Use 5 6
10.	The length of the sessions was:	Too Long 1 2 About Right 3 4 Too Short 5 6
11.	Rate the opportunity for you to exchange or share ideas during the sessions:	Excellent 1 2 Average 3 4 Poor 5 6

12. Check below the areas in which are are still concerned about as you approach retirement:

____Estate Planning	____Social Security	____Leisure Time Activities
____Legal Planning	____Medicare	____Need For Employment
____Taxes	____My Health	____Where To Live
____Retirement Income	____My Education	____Other (Please Explain)

_____

_____

_____

13. Would you like to participate in another similar program? ____Yes ____No
If yes, what additional topic(s) should be covered _____

13. Check below the activities in which you have sought additional information or have become involved in either during or since the pre-retirement sessions:

__Legal Planning	__Occupational Organizations	__Church Organizations
__Insurance Planning	__Service Clubs	__Social Clubs
__Financial Planning	__Education For Credit	__Personal Counseling
__Health Planning	__Adult Education	__Civic Organizations
__Social Security Planning	__Seasonal Employment	__Other (Please Explain)
__Professional Organizations	__Fraternal Organizations	

_____

_____

_____

_____

15. Now that you have completed the sessions on retirement planning at what age do you believe you will retire? _____ What do you estimate will be your personal total monthly income at retirement? _____ Do you now anticipate a need for employment after retirement? _____Fill-time _____Part-time _____No need.

16. What single aspect did you enjoy most about the sessions? _____

_____

_____

_____

17. Comments:

_____
Your Name

APPENDIX E

SPEAKER SOURCES

CONTINUING EDUCATION

Michael Spicer
Drake University
Des Moines, Iowa

Clarence Thompson
Drake University
Des Moines, Iowa

(Note: Dr. Joseph Fisher, Drake University, also spoke on Continuing Education as well as presenting the first Special Program)

HEALTH AND WELFARE PLANNING

Miss Pat Downie
Iowa State University
Ames, Iowa

Charles Iles
Des Moines, Iowa

Ed Morris
P.A.C.E.
Des Moines, Iowa

Mrs. Kay Munson
Home Economics Extension
Iowa State University
Ames, Iowa

Mrs. Doug Sherwin
Mason City, Iowa
(Note: Social Security speakers are also considered speakers in this area)

LEGAL AND FINANCIAL PLANNING

John Bloem
Social Security Administration
Des Moines, Iowa

Gill Bovard
Westfall, Laird, Burington,
Bovard, Heiny
Mason City, Iowa

James Bruner
Iowa-Des Moines National Bank
Des Moines, Iowa

Richard Carey
Iowa-Des Moines National Bank
Des Moines, Iowa

George Croft
Social Security Administration
Des Moines, Iowa

Robert D. Eversman
Iowa-Des Moines National Bank
Des Moines, Iowa

Francis Friend
Social Security Administration
Des Moines, Iowa

Karen Hull
Iowa State University
Ames, Iowa

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Howard Isenberg
Social Security Administration
Des Moines, Iowa

Elmer Iske
Social Security Office
Mason City, Iowa

Ed Longnecker
Iowa Employment Security Commission
Des Moines, Iowa

Ned Miller
Iowa-Des Moines National Bank
Des Moines, Iowa

John Powell
First National Bank
Mason City, Iowa

Lawrence Schreck
Social Security Administration
Des Moines, Iowa

Ken Thorson
Iowa-Des Moines National Bank
Des Moines, Iowa

Richard Wieskamp
Social Security Administration
Des Moines, Iowa

ROLE-DEFINING ACTIVITIES

Rev. Paul Bechtold
Des Moines Chapter of AARP
Des Moines, Iowa

L. K. Boutin
Des Moines, Iowa

Miss Edna Carstensen
North Iowa Area Community College
Mason City, Iowa

Don J. Christian
Senior Citizen Project
Mason City, Iowa

Mrs. Mary Lou Cook
Des Moines, Iowa

Dr. Joseph Fisher
Drake University
Des Moines, Iowa

Kenneth C. Franks
North Iowa Area Community College
Mason City, Iowa

Charles Jones
Iowa State University
Ames, Iowa

William F. Loebel
Des Moines Art Center
Des Moines, Iowa

Roger McCannon
Drake University
Des Moines, Iowa

Dr. Dan McMillen
Iowa State University
Ames, Iowa

Cliff Millen
Des Moines, Iowa

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Mrs. Pauline Millen
Des Moines, Iowa

Mrs. Peggy Patrick
Des Moines Art Center
Des Moines, Iowa

Dr. J. E. Stonecipher
Professor Emeritus
Drake University
Des Moines, Iowa

Dick Voellinger
Iowa State Employment Office
Mason City, Iowa

David Wharff
Iowa State Employment Service
Des Moines, Iowa

Dr. S. J. Williamson, Jr.
V. A. Center
Des Moines, Iowa

William Wolmutt
Iowa State Employment Service
Des Moines, Iowa

SPECIAL PROGRAMS

Frank Barker
Iowa Director AARP
Des Moines, Iowa

C. W. Dark
Leisure World
Laguna Hills, California

David Jeffreys
AARP
Washington, D. C.

Paul C. Keenan
Leisure World
Laguna Hills, California

Mabel Iowa Robbins
Retired Teachers Association
Des Moines, Iowa

(Note: Mrs. Patrick and Mr. Loebel also presented a "Special Program")

APPENDIX F

DRAKE UNIVERSITY PRE-RETIREMENT PLANNING CENTER

A report on public relations, publicity and advertising activities performed by Wesley Day and Company, Inc., during the period from July, 1969 through June, 1969.

NEWSPAPER ADVERTISEMENTS:

To promote registration for the series of pre-retirement planning classes held during the 1968-69 year, 1,380 column inches of newspaper space was purchased in two daily and seven weekly newspapers in the Des Moines area. The weeklies included neighborhood papers, two edited primarily for Negro and Italian readers and a labor union publication. These ads brought 327 persons to the community-at-large classes. The Negro, Italian and labor papers drew no responses.

The dates and sizes of the ads and where they were scheduled follows:

September 9	-	4 col. x 6"	-	Des Moines Tribune
September 10	-	4 col. x 6"	-	Des Moines Register
September 12	-	4 col. x 6"	-	Westside Shopper
September 12	-	4 col. x 6"	-	Northwest Shopper
September 12	-	4 col. x 6"	-	South Des Moines Post
September 12	-	4 col. x 6"	-	The Valley Shopper
November 4	-	4 col. x 6"	-	Des Moines Tribune
November 4	-	4 col. x 6"	-	Des Moines Register
January 2	-	3 col. x 8"	-	American Citizen
January 2	-	3 col. x 8"	-	The Iowa Bystander
January 3	-	3 col. x 8"	-	The Iowa Federationist
January 3	-	3 col. x 8"	-	Des Moines Tribune
January 6	-	3 col. x 8"	-	Des Moines Register
January 10	-	2 col. x 3"	-	Des Moines Register
January 13	-	2 col. x 3"	-	Des Moines Tribune
January 13	-	2 col. x 3"	-	Des Moines Register

February 18	-	3 col. x 8"	- Des Moines Tribune
February 19	-	3 col. x 8"	- The Valley Shopper
February 19	-	3 col. x 8"	- South Des Moines Post
February 19	-	3 col. x 8"	- Northwest Shopper
February 19	-	3 col. x 8"	- Westside Shopper
February 19	-	3 col. x 8"	- Des Moines Register
February 25	-	2 col. x 3"	- Des Moines Tribune
February 26	-	2 col. x 3"	- Des Moines Register
February 27	-	2 col. x 3"	- Des Moines Tribune
February 28	-	2 col. x 3"	- Des Moines Register
April 7	-	2 col. x 6"	- Des Moines Register
April 7	-	2 col. x 6"	- Des Moines Tribune
April 8	-	2 col. x 6"	- Des Moines Tribune
April 9	-	2 col. x 6"	- Des Moines Register
April 15	-	3 col. x 8"	- Des Moines Tribune
April 16	-	3 col. x 8"	- Des Moines Register
April 16	-	3 col. x 8"	- Westside Shopper
April 16	-	3 col. x 8"	- Northwest Shopper
April 16	-	3 col. x 8"	- South Des Moines Post
April 16	-	3 col. x 8"	- The Valley Shopper

Some examples, illustrative of the various ads used, are included.

PUBLICITY

Stories and pictures publicizing the Pre-Retirement Planning Center and its activities appeared in a number of publications during the past year. Some were prepared by the staffs of the agency or the Center. Others, inspired by the agency or Center, were produced by the publications themselves with assistance from the Center.

A full-page feature story with pictures was carried on page one of the Women's Section of The Des Moines Sunday Register which was a circulation of more than a half million readers. Reprints of this article have been widely distributed. It was reprinted also in the Drake University alumni publication.

Newspaper stories and pictures were carried in the Cedar Rapids (Ia) Gazette and the Carroll(Ia) Daily Times when the first pre-retirement planning classes outside Des Moines were held in these cities with the help of the Drake Center.

A brief feature was used on the Women's Page of The Des Moines Sunday Register to announce the start of the first series of planning sessions for the wives of men about to retire.

The Des Moines papers also carried a number of news stories during the year reporting on activities in which the Center was involved. These included: A class in reading and study skills for persons who had already attended the series of seven weekly sessions; a report from Director E. J. Paul on renewal of grants for a second year of operations; announcement of a general meeting for all participants in Center classes to hear speakers discuss retirement housing projects; a short on a talk at Las Vegas, Nev., by Director Paul.

The Center gained international notice with a two-page report in On Growing Old, quarterly publication of the Canadian Welfare Council's Division on Aging.

The Special Committee on Aging of the U.S. Senate included data on the Drake Center in its report, Developments in Aging 1968.

A four-page spread was devoted to the program in "Adding Life To Years", a publication of the University of Iowa's Department of Gerontology.

Iowa educators learned about the Center through an article in Midland Schools, publication of the Iowa State Education Association. It reported on the number of teachers who had participated in the program.

House organs of several firms where pre-retirement planning sessions were conducted for employees by Center personnel gave publicity to the work of the Center. A story with pictures was prepared and used in the national publication of the International Association of Personnel in Employment Security Commission. Also, an article in Auto Chat, publication of Farmers Casualty Company, Des Moines, praised the Center's program after employees there had participated.

A story was submitted to Modern Maturity, a magazine published by the American Association of Retired Persons.

Radio and television stations in the area were utilized to promote Center activities. Public service announcements telling about the need for pre-retirement planning were prepared for these stations. Special copy was produced to publicize the first classes held for housewives whose husbands were about to retire. These spots had good use. Samples of these announcements are included at the end of the report.

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On several occasions, staff members made appearances on television to talk about some phase of the program, or were recorded on tape for radio presentations. In connection with the housewife class promotion, arrangements were made for interviews with Deputy Director Marion Jones on WHO-TV and KRNI-TV, the area's two leading stations. These appearances were on programs which have a high percentage of women viewers.

PUBLIC RELATIONS

A four-page newsletter called the "Active Times" was started this year. It carried pictures and stories about Center activities and news for and about those who have participated in the program. For the first issue in December 1,500 copies were printed. The number was increased to 2,000 copies for issues in March and June. Among those receiving the newsletters were all who had been enrolled in pre-retirement planning sessions.

The newsletter serves as a reminder to those who attended planning sessions that the Center is still there to serve them in any way that it can, and that it is interested in how they are making use of what they learned. It also helps to publicize the Center and its programs in the Des Moines area.

A copy of the June issue is included. The rocker used in the mast head and also in some of the ads is a symbol adopted by the Center to dramatize the theme of planning for an active retirement. The actual rocker, with an "Out of Order" sign hanging on it, sits on the porch of the Center's building.

Another part of the public relations program included regularly scheduled meetings of the public relations people with other Center staff members. At these sessions, dates for scheduling ads were coordinated,

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ideas, for ad content were aired, and possible ways in which the Center might be promoted and publicized were discussed.

Also, the work of the Center was made better known to those on the Drake University campus through an Open House. And across the country the queries of those interested in the program were answered and pertinent material mailed to them.

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DES MOINES TRIBUNE
February 18, 1969

DES MOINES REGISTER
February 19, 1969

More than 500 people have already benefited . . .

3 NEW PRE-RETIREMENT GROUP MEETINGS TO START SEPT. 24, 25 & 26. YOU'RE INVITED!

PLAN NOW FOR AN ACTIVE RETIREMENT — SOCIETY NEEDS YOU!

Interest and attendance in our previous informal pre-retirement planning discussion sessions has been terrific. So, we're starting 3 more! Currently, more than 500 Des Moines area men and women are benefiting. How about you? If you're between 50 and 65 (or close to retirement) NOW is the to join in this important no-cost program. Just fill out and mail in this form: RT

YES, I would like to join the group for a series of 7 informal sessions on either Tuesday, Wednesday or Thursday nights, 7 to 9 p.m., to be held at the Center. No cost involved . . . it's free!

☐ I would like to attend on Tuesday nights. ☐ Wednesday nights. ☐ Thursday nights.

NAME.....

ADDRESS.....HOME PHONE.....

BUSINESS or OCCUPATION.....

BUSINESS ADDRESS.....BUSINESS PHONE.....

☐ My wife (husband) also plans to attend.

☐ I can't attend right now, but am interested. Send me full details for future participation.

Discussion areas include: legal and financial planning, health and welfare, continuing education, etc. RT

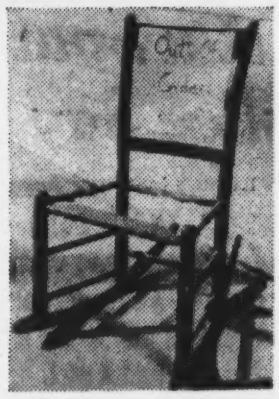
(Group enrollment for each night limited to 30—so get your reservation in early.)

PLEASE MAIL FILLED-OUT APPLICATION BY TUESDAY, SEPT. 17 TO:

DRAKE UNIVERSITY PRE-RETIREMENT PLANNING CENTER

1166 27th Street, Des Moines, Iowa • Phone: 271-3780

Don't Rock Away Your Retirement



Society Needs You!

4 New Pre-Retirement Group Meetings

Hang an "Out of Order" sign on the ol' rocking chair and join one of four new group meetings, starting—

January 13-14-15-16

Learn how you can plan for an active and happy retirement. Attend one of the informal discussion groups. If you're between 50 and 65 (or close to retirement), fill out and mail this form:

I would like to join one of the groups for a series of 7 informal sessions one night a week from 7 to 9 p.m. at the Center. No cost involved.

I would like to attend ☐ Monday, ☐ Tuesday ☐ Wednesday ☐ Thursday

NAME.....

ADDRESS.....HOME PHONE.....

BUSINESS or OCCUPATION.....

BUSINESS ADDRESS.....BUSINESS PHONE.....

☐ My wife (husband) also plans to attend.

☐ I can't attend now, but am interested. Send details for future participation. RT

PLEASE MAIL YOUR APPLICATION BY THURSDAY, JAN. 9.

EACH GROUP IS LIMITED TO 30. **FIRST COME, FIRST SERVED.**

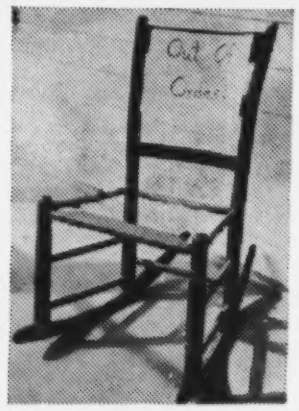
DRAKE UNIVERSITY PRE-RETIREMENT PLANNING CENTER

1166 27th St., Des Moines, Iowa Phone: 271-3780

DES MOINES TRIBUNE
February 18, 1969

DES MOINES REGISTER
February 19, 1969

Don't Rock Away Your Retirement



Nearly 800 Have Attended Planning Sessions For An Active Retirement. How About You?

New Groups Are Starting—

March 4-5-6

Hang an "Out of Order" sign on that ol' rocker and attend one of the informal discussion groups. If you're between 50 and 65 (or close to retirement), fill out and mail this form:

I would like to join one of the groups for a series of 7 informal sessions one night a week from 7 to 9 p.m. at the Center. No cost involved.

I would like to attend ☐ Tuesday ☐ Wednesday ☐ Thursday

NAME .....

ADDRESS ..... HOME PHONE .....

BUSINESS or OCCUPATION .....

BUSINESS ADDRESS ..... BUSINESS PHONE .....

☐ My wife (husband) also plans to attend.

☐ I can't attend now, but am interested. Send details for future participation.

PLEASE MAIL YOUR APPLICATION BY WEDNESDAY, FEB. 26

EACH GROUP IS LIMITED TO 30 **FIRST COME, FIRST SERVED.**

DRAKE UNIVERSITY PRE-RETIREMENT PLANNING CENTER

1166 27th St., Des Moines, Iowa Phone 271-3780

YOU CAN STILL REGISTER

New Classes in Pre-Retirement Planning are starting: REGISTER & TRIBUNE 2/25,26,27 & 28

MARCH 4-5-6

These groups meet one night a week, 7 to 9 p.m.
No cost to participate. To register, please call:

DRAKE UNIVERSITY

Pre-Retirement Planning Center

1166 27th St., Des Moines, Iowa Phone: 271-3780

HOUSEWIVES:

ARE YOU GOING TO HAVE A MAN AROUND THE HOUSE . . AND AROUND AND AROUND AND AROUND THE HOUSE?

Learn what to do when retirement comes to the man at your house.

First Pre-Retirement Planning Classes For Wives

START:
Thursday, April 10, 1:30 to 3:30 p.m.

CALL TODAY TO REGISTER:

271-3779 or 271-3780

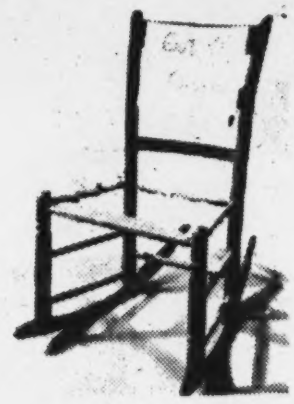
.Informal group sessions at the Planning Center on seven consecutive Thursday afternoons covering such subjects as diet and health, financial planning, crafts and hobbies.

Come have a cup of coffee. Visit with other wives. It's fun. It's free. It's informative.

DRAKE UNIVERSITY
PRE-RETIREMENT PLANNING CENTER
1166 27th St., Des Moines, Iowa
Phone: 271-3779 or 271-3780

Des Moines Register April 7 & 9, 1969
Des Moines Tribune April 7 & 8, 1969

Don't Rock Away Your Retirement



Nearly 1,000 Have Attended
Planning Sessions For An Active Retirement
How About You?
New Groups Starting—

April 22-23-24

Hang an "Out of Order" sign on that ol' rocker and attend one of the informal discussion groups. Topics include health, finance and hobbies as they relate to retirement. If you're between 50 and 65 (or close to retirement, fill out and mail this form:

VS

I would like to join one of the groups for a series of 7 informal sessions one night a week from 7 to 9 p.m. at the Center. No cost involved.

I would like to attend | | Tuesday | | Wednesday | | Thursday

NAME .....

ADDRESS ..... HOME PHONE .....

BUSINESS or OCCUPATION .....

BUSINESS ADDRESS ..... BUSINESS PHONE .....

PLEASE MAIL YOUR APPLICATION BY MONDAY, APRIL 21

EACH GROUP IS LIMITED TO 30. **FIRST COME, FIRST SERVED.**

DRAKE UNIVERSITY PRE-RETIREMENT PLANNING CENTER

1166 27th St., Des Moines, Iowa Phone 271-3779 or 271-3780

radio copy

Day

FROM
WESLEY DAY AND COMPANY, INCORPORATED • ADVERTISING AND PUBLIC RELATIONS
601 Grand Avenue • Des Moines, Iowa 50309 • Tel. 243-4135 Area 515

Client: Drake University Pre-Retirement Planning Center
Station:
Time: 60-Second Public Service Spot
Date:
Remarks: C-60-4

ANNCR: Retiring from a job shouldn't mean retiring from life. That's the thinking at the Drake Pre-Retirement Planning Center where more than 650 Des Moines area men and women have learned how to plan for a truly active retirement. The Center has a theme, "Prepare now for an active retirement. . .society needs you." If you are nearing retirement age, the Center invites you to join one of its informal group discussion sessions starting soon. This pre-retirement service is free--and it will give you many important answers to questions about retirement. To get full details, call Drake and ask for the Pre-Retirement Planning Center. Or you can write or visit the Center at 1166 Twenty-seventh Street, just off the Drake campus. Remember, now is the time to plan your retirement. It will mean a more active, fuller life for you. If you are about to retire--or know someone who is--get in touch with the Drake Pre-Retirement Planning Center now and learn how it can assist you in planning for a new career after retirement. Don't delay. . .you need this. . . and society needs you.

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radio copy

Day

FROM
WESLEY DAY AND COMPANY, INCORPORATED • ADVERTISING AND PUBLIC RELATIONS
601 Grand Avenue • Des Moines, Iowa 50309 • Tel. 243-4135 Area 515

Client: DRAKE UNIVERSITY Pre-Retirement Planning Center
Station:
Time: 60-Second Public Service Spot
Date: C-60-5
emarks: For Immediate Use Through April 9, 1969

ANNCR: Say ladies, do you have a husband who is about to retire? Are you wondering what you're going to do with a man around the house all of the time? The Drake University Pre-Retirement Planning Center may have the answer for you. The Center is planning some informal discussions on retirement planning just for you wives. Why don't you join other housewives and learn how retirement at your home can be a smooth, happy transition? These sessions will be Thursday afternoons starting April 10, from 1:30 to 3:30. They will run seven consecutive Thursdays. They're free, and all you need to do to register is call Drake University and ask for the Pre-Retirement Center. All classes will be at the center which is just off the Drake campus at 1166 Twenty-seventh street. Topics will range from psychological problems of retirement to what to fix for lunch. Come have a cup of coffee with the other wives and enjoy a social afternoon that will be both fun and enlightening. Find out the important part you play in your husband's adjustment to a happy, active retirement.

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television copy

Day

FROM
WESLEY DAY AND COMPANY, INCORPORATED • ADVERTISING AND PUBLIC RELATIONS
601 Grand Avenue • Des Moines, Iowa 50309 • Tel. 243-4135 Area 515

Client: Drake University Pre-Retirement Planning Center
Station:
Time: 20-Second Public Service Spot
Date: March, 1969 CTV-20-1
Remarks:

VIDEO	AUDIO
SLIDE #1 (10 SEC.) "Your Husband Retiring? Plan for it Now . . .	Are you about to have a man around the house all of the time? Learn what to do when retirement comes to your home.
SLIDE #2 (10 SEC.) "Call Drake Pre-Retirement Planning Center about Special Classes for wives."	Join other wives in free, afternoon classes just for you at Drake's Pre-Retirement Planning Center. They start April 10. Call the Center today for information.

POOR ORIGINAL COPY - BEST AVAILABLE AT TIME FILMED

television copy

Day

FROM
WESLEY DAY AND COMPANY, INCORPORATED • ADVERTISING AND PUBLIC RELATIONS
601 Grand Avenue • Des Moines, Iowa 50309 • Tel. 243-4135 Area 515

Client: Drake University Pre-Retirement Planning Center
Station:
Time: 20-Second Public Service Spot
Date: March, 1969
Remarks:

CTV-20-1

VIDEO	AUDIO
SLIDE #1 (10 SEC.) "Your Husband Retiring? Plan for it Now . . .	Are you about to have a man around the house all of the time? Learn what to do when retirement comes to your home.
SLIDE #2 (10 SEC.) "Call Drake Pre-Retirement Planning Center about Special Classes for wives."	Join other wives in free, afternoon classes just for you at Drake's Pre-Retirement Planning Center. They start April 10. Call the Center today for information.

APPENDIX G

active TIMES

Drake University Pre-Retirement Planning Center

MARCH, 1969 DES MOINES, IOWA

HELPFUL HINTS FOR HOUSEWIVES

Open House at Center

Mrs. Mary Laughlin of the staff pours coffee during an Open House at the Drake University Pre-Retirement Center, 1166 Twenty-seventh st. Nearly 100 persons attended the Jan. 16 affair. Its chief purpose was to acquaint Drake personnel with the Center.

Center Hours: 8 to 5 Monday Through Friday

The Drake University Pre-Retirement Planning Center at 1166 Twenty-seventh st., is open from 8 a.m. to 5 p.m. Monday through Friday.

The Center is a clearing house of information on retirement and pre-retirement matters, and we welcome your visits. If we don't have the answer (and we don't pretend to have all of them) we may be able to refer you to someone who has.

If you wish to telephone, you can reach the Center through the Drake University number, 271-2011 or by calling 271-3779, 271-3780 or 271-2833.

Want the 'Times'?

Since the beginning of this publication, "Active Times," we have received a number of requests from persons wishing to be placed on its mailing list.

Such requests will be favorably received if mailed to Marion Jones, deputy director of the Drake University Pre-Retirement Planning Center, 1166 Twenty-seventh Street, Des Moines, Iowa 50311.

What To Do When Man Of The House Retires

Pre-retirement planning for house wives? Definitely. Retirement is when the woman in the house becomes even more important.

For this reason the Drake University Pre-Retirement Planning Center will include among its special events soon a series of discussion meetings to be held primarily for homemakers. Dates and other details will be announced soon, Center officials said.

Husbands will be welcome and may obtain a better idea of what wives face in retirement by attending, Marion Jones, deputy director, said. Subjects at the sessions will be tailored, however, to what women particularly want to know about retirement.

Diet after retirement involves health considerations as well as that new daily problem for the house wife—"What's for lunch?" Retirement creates new work for wives but there are ways to short-cut some of the household labor. What about labor saving appliances and the use of new fabrics to reduce the chore of ironing?

A look at the changed status of husband and wife may provide understanding and reduce arguments. A happy retirement depends on a happy home. These are some of the subjects to be discussed in the sessions for homemakers. Speakers familiar with such subjects are being enlisted.

Watch for the announcement of dates in the newspapers, particularly if you are a homemaker.

During its 1968-69 year the Planning Center has continued its program

(Continued on Page 2)

'Special Interest' Meetings Popular

(Continued from Page 1)

of special events consisting of general meetings of particular interest to persons who have enrolled previously in the seven-week series of group discussions which is the principal activity of the Center.

One such meeting held at Meredith Hall at Drake was attended by more than 100 persons in spite of some of the worst weather of the fall. The meeting Nov. 14 gave those who attended a review of what the organizations of retired persons offer in the form of hospital and automobile insurance, drug purchasing, travel and informational services for the retired or soon-to-be retired.

Speakers included David Jeffreys, Washington, D. C., who is director of field operations for the American Association of Retired Persons and the National Retired Teachers Association. The two groups now have a total membership of more than 1,500,000, he said.

Other speakers were C. E. Morris, executive director of PACE, a Polk County coordinating group; Mabel Iowa Robbins, president of the Iowa Retired Teachers Association, and Frank Barker, Iowa director, and Paul Bechtold, Des Moines Chapter president of AARP.

A special interest meeting held at Meredith Hall last November attracted more than 100 persons. Speakers included, from left, Mabel Iowa Robbins, David Jeffreys, E. J. Paul, director of the Center, Paul Bechtold, and C. E. Morris.

Another "special interest" meeting of the same type was scheduled for Feb. 6 with speakers on retirement housing projects.

If you have a suggestion for other meetings on "special interests" such as these the Center would be glad to hear from you. If sufficient interest is shown a special meeting on that subject will be arranged.

Pass This Along

FOR SOMEONE NEARING RETIREMENT

Do you know someone who is approaching retirement age and would like to take part in Drake University's Pre-Retirement Planning program?

A good many persons have come to us in the past because someone who had attended our discussion meetings on pre-retirement planning mentioned the program to them. The program was a source of needed information for some of these persons.

If you do know someone between the ages of 50 and 65 or within two or three years of retirement who would like to participate would you pass on this application blank to them? If they will fill it out and mail it to us we will fit them into the program as soon as we can.

The Drake University Pre-Retirement Planning Center
1166 - 27th Street, Des Moines, Iowa 50311

Name _____

Address _____ Home Phone _____

Business _____

Business Address _____ Bus. Phone _____

Occupation _____

Why not bring your wife or husband with you? No fee required.

Purposes of Center And Methods Used

"Active Times" is distributed principally to persons who have participated in the programs of the Drake University Pre-Retirement Planning Center, but some copies reach others less familiar with the purposes of the Center.

For the information of the latter:

This Center at 1166 Twenty-seventh St., Des Moines, is financed federally and by the University to provide free pre-retirement planning to persons in the Des Moines area who are approaching retirement.

Two principal methods are used to accomplish this:

1. At intervals discussion groups of 30 or less are recruited from the general public through public notices, each group to attend a series of two-hour discussion meetings, one meeting a week for seven weeks, to review with speakers on respective subjects the changes, needs and opportunities created by retirement.

2. By arrangement with employers similar in-plant meetings are held.

In addition the Center holds larger meetings for its participants with special speakers, authorities on subjects on which added information is desired. The Center is also available, with its staff, for individual consultation as desired. It provides a reading room with books and publications on retirement subjects.

SOME CHANGES IN MEDICARE

Persons signed up for Medicare who must enter the hospital this year will find that a change in the deductible cost has been put into effect.

Beginning Jan. 1, 1969 people under Medicare are responsible for the first $44 of the hospital bill instead of the $40 charged in past years. This $4 increase results from a provision in the law that requires an annual review of the deductible amount.

The first review, done in 1968, indicated that hospital costs have changed significantly. Comparing inpatient hospital costs under Medicare in 1966 and those in 1967, the deductible amount worked out to be $45.36. Since increases can only be made in $4 steps (to avoid small annual changes), the actual $45.36 was rounded to $44 for 1969.

This change in the inpatient hospital deductible also applies to the dollar amounts a Medicare beneficiary would pay toward a hospital stay of more than 60 days, or a post-hospital extended care stay of more than 20 days. These amounts also increased by 10 percent effective January 1—to $11 a day for the 61st through the 90th day of a hospital stay; to $5.50 for the 20th to the 100th day of a stay in a post-hospital extended care facility; and to $22 a day for each day of the lifetime reserve of 60 days. (A beneficiary can draw upon this reserve account if he needs more than 90 days of hospital care in the same benefit period.)

Social security representatives strongly urge all beneficiaries to enter these new deductible amounts on pages 8 and 10 of the red, white and blue "Your Medicare Handbook."

The changes apply only to the hospital insurance part of Medicare and do not affect the financing of the supplementary medical insurance—the voluntary program which covers doctor bills and a wide variety of other medical services.

TALENTS AND TIME APPRECIATED

The Drake University Pre-Retirement Planning Center draws on a wide variety of talents to supply discussion leaders for its meetings. The Center and those who use its services owe a debt of appreciation to these speakers for their time and efforts.

The list for the meetings which opened the Center's second year is not all-inclusive because later substitutions may occur in some cases, but to any who may happen to be omitted we express the same appreciation. The speakers, dealing with various phases of pre-retirement planning, are:

Psychological Aspects of Retirement—Roger McCannon, assistant dean of Drake's University College; Dr. Dan McMillan and Charles Jones of Iowa State University, and Dr. S. J. Williamson, Jr., of the U.S.V.A. Center.

Social Security and Medicare — George Croft, staff assistant, and Howard Isenberg, Francis Friend and Richard Wieskamp, field representatives, Social Security Administration.

Physical Fitness and Diet—Mrs. Kay Munson, extension nutritionist, and Miss Pat Downie of Iowa State University.

Investments and Estate Planning—Richard Carey, Ned Miller and James Bruner, trust officers; Robert Eversman, trust and investment officer; James Kempkes, vice-president, and Kenneth J. Thorson, assistant trust investment officer, Iowa-Des Moines National Bank.

Employment After Retirement — David Wharff, counselor with the Iowa State Employment Service.

Iowa Public Employees Retirement System — Ed Longnecker, division chief.

Creativity and Crafts—Mrs. Mary Lou Cook, lecturer, teacher and design consultant.

Continuing Education—Dean Clarence Thompson and Assistant Dean Michael Spicer of Drake's University College.

Funeral Planning — Charles Iles, manager, Westover Funeral Home.

American Association of Retired Persons—Paul Bechtold, president of Des Moines Chapter.

Experiences in Retirement — Cliff Millen, retired newspaperman.

Community Services and Volunteer Work—Dr. Joseph Fisher, director of Drake's reading and study skills clinic. C. E. Morris, executive director of PACE, Polk County coordinating group.

Father and Son Make Plans for Retirement

Ben Dewey **Blair Dewey**

A father and son have been planning their retirement together at the Drake University Pre-Retirement Planning Center.

This unusual situation developed in one of the discussion groups formed at the Center this winter. The father is Ben B. Dewey, Des Moines insurance agent and former longtime county supervisor.

At 82 Ben hasn't set a retirement date except that it will be "when nature tells me to."

His son, Blair Dewey, 53, is a retired army procurement agent but he still has a role in private life as an attorney. This prevented him from completing the usual seven-meeting series at the Center because he had to go to Saigon to take part as a lawyer in some government claims cases there.

ACTIVE TIMES

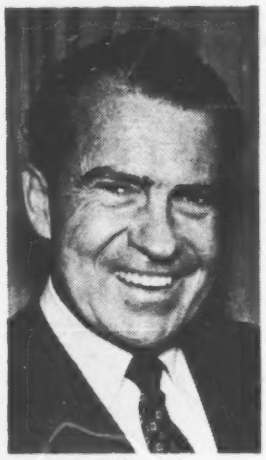
March **1969**

Editor **Cliff Millen**

Funds for the activities of the Pre-Retirement Center are supplied by Drake University, the Administration on Aging of the Department of Health Education and Welfare and the Manpower Administration of the U. S. Department of Labor.

Nixon's Pledges To Retired Americans

Policies of the new administration on Social Security and other matters relating to retirement have been outlined in several recent statements. The one we reprint here was supplied to the National Council on Aging during the 1968 campaign by President Richard Nixon:



Nixon

I always have had a deep and abiding concern for the problems of older persons and have recognized the financial plight with which many are confronted. In fact, many of the Social Security, housing, medical aid for the indigent, and other aged programs were initiated during the Eisenhower-Nixon Administration.

To those retired Americans who brought this country through two wars and a great depression, we have a deep and continuing obligation. As President, I will not rest in my search for ways in which we as a people honor that obligation. Among the pledges I have made and renew here are:

Automatic cost-of-living increases in Social Security and Railroad Retirement benefits to protect retired Americans from the ever present fear that their pensions will be destroyed or devalued by irresponsible federal spending policies.

An increase in the ceiling on earnings for Social Security recipients and ultimate elimination of that ceiling. The present law penalizes persons who want to help themselves. Also, compulsory retirement, without regard for the individual's desire and ability to continue work, can be a prime factor in the health deterioration of the retiree.

An increase in a widow's benefit from 82½ to 100 per cent of her late husband's pension.

Extension of Social Security benefits to include all our older citizens, a goal the Republican party has supported since the presidential year, 1944. The time has come to follow through on that commitment by a gradual extension in universal coverage from age 72 to 65.

Permitting persons who work past 65 to continue building up Social Security credits so their ultimate benefits will reflect this added contribution.

Close appraisal and improvement of medicare to help alleviate the financial and administrative difficulties that have plagued the program. The program offers good potential, if well administered.

Careful reassessment and improvement of medicaid, especially at the local level, with full professional guidance. There also is need for simplification of literature and application forms. I favor the basic philosophy of medicaid, that of helping medical indigents to meet medical expenses and will exert every means to make the program more effective.

Restoration of the 100 per cent income tax deduction for non-reimbursable drug and medical expenses incurred by persons age 65 and over to help cope with rising medical costs.

Use of computer technology in a national computer job bank to match every possible pair of older willing hands with a task that needs doing in this country.

Expansion of existing programs such as the Service Corps of Retired Executives and the Foster Grandparent plan, which make use of the volunteer services of older Americans.

Stimulating the building of improved housing and nursing home facilities for elderly citizens through the enlistment of private enterprise and the voluntary institutions that abound within our society. The remodeling of existing housing for use by older persons also should be further encouraged.

Establishment of a White House Conference on Aging to probe the problems facing older Americans and to discuss and recommend new programs and ideas to use the talents of retired Americans and to expand the horizons of their opportunities within our society.

ACTIVE TIMES
Drake University Pre-Retirement Planning Center
Des Moines, Iowa 50311

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APPENDIX H

INQUIRIES AND/OR REQUESTS FOR INFORMATION REGARDING
THE
DRAKE UNIVERSITY PRE-RETIREMENT PLANNING CENTER

University of Alabama
Birmingham, Alabama

Alabama Tech. Asst. Corp.
Montgomery, Alabama

Arizona State University
Tucson, Arizona

AARP
Long Beach, California

Kaiser Steel Corp.
Oakland, California

Counseling Services
Pacific Palisades, California

University of Denver
Denver, Colorado

Commission on Aging
State of Hawaii
Honolula, Hawaii

University of Georgia
Athens, Georgia

Adolph Meyer Center
Champaign, Illinois

Chicago Committee for Sr. Citizens
Chicago, Illinois

Johnson & Johnson
Chicago, Illinois

Journal of Property Management
Chicago, Illinois

Raytheon Co.
Andover, Mass.

Information Center
A. S. Hansen, Inc.
Lake Bluff, Illinois

Rock Island Arsenal
Rock Island, Illinois

Iowa State University
Ames, Iowa

Clinton High School
Clinton, Iowa

Iowa Western Community College
Council Bluffs, Iowa

Loras College
Dubuque, Iowa

Iowa Central Community College
Fort Dodge, Iowa

University of Iowa
Iowa City, Iowa

Central College
Pella, Iowa

Goodwill Industries
Waterloo, Iowa

State Department of Social Welfare
Topeka, Kansas

Commission on the Aging
State of Maryland
Baltimore, Maryland

Nevada Southern University
Las Vegas, Nevada

Kansas State Teachers College
Emporia, Kansas

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Brookline Service for Seniors
Brookline, Mass.

ABCD-Action for Boston Comm. Devel.
Boston, Mass.

Northeastern University
Boston, Mass.

Library
University of Michigan
Ann Arbor, Michigan

Sacred Heart Hospice
Austin, Minn.

Comm. Health & Welfare Council
Minneapolis, Minn.

UNIVAC
St. Paul, Minn.

Office of Governmental Service
Dept. of Community Affairs
Jefferson City, Mo.

AARP
Kansas City, Missouri

Luther Altenheim Society of Missouri
St. Louis, Missouri

Sisters of Mercy
Omaha, Nebraska

North Dakota Employment Security Bureau
Bismarck, North Dakota

Luthern Welfare Society
Carrington, N.D.

North Dakota Senior Center Project
Fargo, North Dakota

The Benjamin Rose Institute
Cleveland, Ohio

Social Security
Kansas City, Missouri

Identification & Intelligence System
State Office Building
Albany, New York

State University of Albany
Albany, New York

State Education Department
Albany, New York

Office for the Aging
New York State Exec. Dept.
Albany, New York

Fordham University
Bronx, New York

Office of the Aging
County of Nassau
Mineola, New York

Isabella Home
New York, New York

National Council on Aging
New York, New York

Oliver Wendell Holmes Assoc.
New York, New York

Presbyterian Senior Services
New York, New York

Retirement Advisors
New York, New York

Department of Social Services
New York, New York

Cardinal McCloskey School & Home
White Plains, New York

Home for Aged Lutherans
Wauwatosa, Wisconsin

National Council of Senior Citizens
Washington, D.C.

University of Oregon
Eugene, Oregon

Mercy Hospital
Pittsburgh, Pa.

Senior Citizen Services
Sioux Falls, South Dakota

T.V.A.
Knoxville, Tenn.

Interdepartmental Council on Aging
State of Vermont
Montpelier, Vermont

West Virginia Comm. on Aging
Charleston, West Virginia

Milwaukee Tech. College
Milwaukee, Wisconsin

Senior-Youth Program
Milwaukee County
Milwaukee, Wisconsin

Training Officer-Internal Revenue
U. S. Treasury Department
Milwaukee, Wisconsin

Washington Park Senior Center
Milwaukee, Wisconsin

Institute of Life Insurance
Washington, D.C.

Department of Air Force
Andrews Air Force Base
Washington, D.C.

International Assoc. of Machine &
Aeorspace Workers
Washington, D. C.

National Assoc. Retired Civil Employees
Veterans Administration
Washington, D. C.

The Library
U. S. Civil Service Commission
Washington, D. C.

CANADA

Collegiate Institute
Board of Ottawa
Ottawa, Ontario

Dept. of Health & Social Services Library
Winnipeg, Manitoba

Supt. of Pensions & Benefits
Saskatchewan Power Corp.
Regina, Saskatchewan

FRANCE

Centre E'Etude Des Consequences
Generales Des Grandes Tech. Nouvelles
Paris, France

APPENDIX I

Thank you for your pre-registration to attend the pre-retirement planning sessions. They will be conducted by the Drake University Pre-Retirement Planning Center, 1166 - 27th Street, Des Moines, Iowa.

Your group will meet on Tuesday from 7:00 p.m. to 9:00 p.m. Our first meeting will be held Tuesday, January 14, 1969, at the Center. We will meet for seven weeks to discuss areas of mutual interest concerning retirement planning.

We look forward to seeing you.

Most respectfully,

Donald L. Bowman
Counselor

DLB:kew

P.S. We encourage you to bring anyone interested in pre-retirement planning.

APPENDIX J

SPEAKING ENGAGEMENTS BY CENTER STAFF

E. J. Paul	Nevada Southern University Las Vegas, Nevada
Marion L. Jones	NCOA Conference Kansas City, Missouri
	Faculty Club Luncheon Drake University Des Moines, Iowa
	Office Executives Club John Deere Waterloo Tractor Works Waterloo, Iowa
Donald L. Bowman	Administrative Management Society Des Moines, Iowa
	Rotary Luncheon Nevada, Iowa

APPENDIX K

Evaluation of the Drake University Pre-Retirement Planning Program

Don C. Charles, Ph. D.
Iowa State University

The purpose of this study was to evaluate the effect of the seven-week Drake University Pre-Retirement Planning Program (described elsewhere) on the participants.

The evaluation was concerned first with identification of specific changes on responses to items on two instruments administered before and after the course experience, and second to attempt to relate various personal and experiential characteristics of participants to these changes. The latter included some selection and treatment data. Opinions of subjects were also secured.

Subjects. A total of 368 subjects from the 1968-69 series of classes were included in the evaluation, although all subjects did not complete all items used in the evaluation.

Instruments. Three devices were used in gathering data.

1. "Confidential Descriptive Data Form" was an information-gathering device used regularly by the Center in the first session of each series. It included questions related to education, income and similar personal characteristics, and lists of items of concern and involvement in the lives of subjects. The items of concern and involvement constituted in effect a pre-test, while personal data reported could be used in evaluation. An "Evaluation Form" was administered after the conclusion of the course. In

addition to questions of opinion about the course experience, this form included the same concern and involvement items as the first questionnaire, making this in effect a post-test; thus change over the seven-week period could be identified. (See Appendix for copies of these forms)

2. "Pre-Retirement Perceived Self-Attitude Scale" was a 100-item collection of statements to which the subject responded "Most Like Me", "Don't Know", and "Least Like Me". The device was developed earlier by a Drake faculty member (Professor J. Dugger) for use in the program. This attitude measurement device was administered before and after the course experience, providing another source of change scores for the period. (See Appendix for copy)

3. The "16- PF Test" was administered in the beginning of the program series. This is a standard factored personality-temperament scale * and contributed personality measures to be related to change scores.

Method. Data from the sources described above were recorded on forms by the Center staff. (See Appendix) Names of subjects were coded to protect privacy. Data were transferred from the forms to IBM cards by staff of the Computation Center of Iowa State University. Five cards were required for each subject:

For the first analysis, (Part I) that of change of response to items of the questionnaires, a chi-square contingency program was run, on the computer, that is, a contingency of responding similarly to items, versus a

---

*16 PF Test, Institute for Personality and Ability Testing, 1602 Coronado Drive, Champaign, Illinois. Copyright 1956, 1957, 1961, 1962.

contingency of responding differently. These chi-squares were run on the "concern" and "involvement" items on page two of the Confidential Data Descriptive Form and the Evaluation Form (29 items) and on the test-retest data from the Pre-Retirement Perceived Self Attitude Scale (100 items).

A majority of the chi-squares were statistically significant. To identify items showing greatest change, that is, change of practical significance, pretest and post-test change scores were plotted on graphs and diagonals were drawn, segregating those items showing marked change.

In Part II of the study, after items showing marked change had been identified (17 from the descriptive data forms, and 15 from the attitude scale), the personal characteristics from the data form and the 16 trait scores from the personality test were related to each of the change items to determine whether individuals with certain characteristics were more likely than others to respond to an experience such as that provided by the Center.

Also, number of sessions attended was related to change to determine the effect of total vs. partial exposure to the series.

Responses to items of opinion about the course from the Evaluation Form, given after the classes were completed, were tabulated to show frequency of each choice.

Results (Part I)

Change

A. Concern and Involvement Items.

Change in response to these 29 items from page two of the Confidential

Descriptive Data Form and the Evaluation Form was described in the following fashion:

		Pretest	
		No	Yes
Post-test	No	N	N
	Yes	N	N

Thus it could be determined how many individual subjects responded "no" concern or involvement both before and after the course, how many reported "yes" both times, and how many changed from "yes" to "no" and vice versa for each item. By comparing the lower left cell (change from "no" to "yes" response) to the upper right cell (change from "yes" to "no" response) the net positive or negative change within the group could be determined.

The changes in each item are set forth in Table 1. Change of response varies from -28 (concern for Legal Planning) through 0 change (Estate Planning concern), to +109 (participation in Church Organizations). All the accumulated changes are displayed graphically in Figure 1. In this figure, the positive and negative change frequency is plotted for each item. Two diagonals are drawn, segregating the items that showed greatest positive or negative change. The 17 items thus separated from the middle group are cited individually in Table 3.

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Descriptive Data Form

"As you approach retirement, which of the following concern you:"

Item	Title	Net Change
23	Estate Planning	0
24	Legal Planning	-28
25	Taxes	- 4
26	Retirement Income	+14
27	Social Security	+28
28	Medicare	+34
29	My Health	+35
30	My Education	- 3
31	Leisure Time Activities	+55
32	Need for Employment	-17
33	Where to Live	+10
34	Other	- 9

"Check below the items in which you have been involved during the past year."

Item	Title	Net Change
35	Legal Planning	-13
36	Insurance Planning	+ 9
37	Financial Planning	-11
38	Health Planning	- 2
39	Social Security Planning	-22
40	Professional Organizations	+30
41	Occupational Organizations	+29
42	Service Clubs	+19
43	Education for Credit	+ 9
44	Adult Education	+19
45	Seasonal Employment	- 6
46	Fraternal Organizations	+43
47	Church Organizations	+109
48	Social Clubs	+65
49	Personal Counseling	- 1
50	Civic Organizations	+21
51	Other	+ 9

Table 1. Net changes in frequency of responses to items of Descriptive Data Form, before and after course. Plus indicates more expressed concern or involvement, negative the opposite.

(Table 2, p. 1)

Pre-Retirement Self-Attitude Scale

"Mark according to the way you feel about yourself."

Item	Description	Net Change
1.	I am looking forward to the day I can retire.	+ 9
2.	I put on a false front.	+ 1
3.	My financial status is not adequate for one who is retiring.	-15
4.	I make strong demands on myself	+ 8
5.	I often kick myself for the things I do.	- 3
6.	I often feel humiliated.	- 2
7.	I doubt my sexual powers.	+ 3
8.	I am aware of how money can work for me after I retire.	+22
9.	I have a warm emotional relationship with others.	+ 2
10.	I like to make plans, spend a lot of time, and have a lot of fun in getting ready for retirement.	+18
11.	I am responsible for my troubles.	- 3
12.	I am a responsible person.	+ 5
13.	I have a feeling of hopelessness.	- 5
14.	I am protecting my retirement years by maintaining a healthy and vigorous body.	- 6
15.	I can accept most social values and standards.	+ 3
16.	I have few values and standards of my own.	-12
17.	I will continue to learn new things and to get new ideas all through life.	+ 2
18.	It is difficult to control my aggression.	-14
19.	Self-control is no problem to me.	+10
20.	My choice of retirement living arrangements should be made only after serious thought.	+10
21.	I am looking forward to doing only what I've always wanted to do when I retire.	+10
22.	I usually like people.	+ 1
23.	I express my emotions freely.	- 5
24.	After retirement, I must keep occupied to remain happy.	+ 1
25.	I want to give up trying to cope with the world.	- 5
26.	I can usually live comfortably with the people around me.	- 8
27.	My hardest battles are with myself.	- 3
28.	I tend to be on my guard with people who are somewhat more friendly than I had expected.	+ 7
29.	I am optimistic.	+ 5
30.	I believe that retirement is the best years of one's life.	+14
31.	I practice good money management in order to have enough money to retire on.	+ 7
32.	I usually feel driven.	- 7
33.	I am liked by most people who know me.	+ 1

(Table 2, cont.)

34.	I seriously neglect my health because it does not matter in the years ahead.	- 3
35.	I am sexually attractive.	+15
36.	I feel helpless.	- 3
37.	I can usually make up my mind and stick to it.	+12
38.	My decisions are not my own.	-10
39.	I haven't thought much about retirement	- 3
40.	I am a hostile person.	+ 5
41.	I am contented.	- 9
42.	I am disorganized.	- 3
43.	I feel apathetic.	-10
44.	I am poised.	- 1
45.	I want pleasant living arrangements with I retire.	- 1
46.	I do not worry over health problems spoiling my retirement	0
47.	I am impulsive.	- 2
48.	I want something useful and constructive to occupy my time when I retire.	+ 1
49.	I don't trust my emotions.	-16
50.	It's pretty tough to be me.	- 2
51.	I am a rational person.	+ 7
52.	I have the feeling that I am just not facing things.	- 1
53.	I am tolerant.	-10
54.	I try not to think about my problems.	+ 6
55.	I have an attractive personality.	- 1
56.	I am shy.	-11
57.	I have close friends to keep me company when I retire.	+ 5
58.	I have nothing but emptiness and frustration to look forward to in retiring.	-10
59.	I am no one. Nothing seems to be me.	- 8
60.	Since I've spent my lifetime working, I'm going to sit back and loaf when I retire.	- 4
61.	I am ambitious.	+ 2
62.	I despise myself.	+ 3
63.	I have initiative.	- 1
64.	I shrink from facing a crisis or difficulty.	-20
65.	I just don't respect myself.	- 9
66.	I believe that I will grow tired of doing only what I've always wanted to do when I retire.	+ 5
67.	I take a positive attitude toward myself.	- 1
68.	I am assertive.	+ 4
69.	I am afraid of a full-fledged disagreement with a person.	+ 6
70.	I can't seem to make up my mind one way or another.	+ 3
71.	I am confused.	+ 1
72.	I am satisfied with myself.	+ 5
73.	I am a failure.	- 3

(Table 2, cont.)

74.	I am likeable	+12
75.	My personality is attractive to the opposite sex.	+17
76.	I am afraid of sex.	+ 7
77.	I have a horror of failing in anything I want to accomplish.	- 1
78.	I am relaxed, and nothing really bothers me.	+ 6
79.	I am a hard worker.	- 5
80.	I feel emotionally mature.	- 1
81.	It is not necessary to get too concerned over the choice of retirement living arrangements.	- 1
82.	I believe that one cannot learn after he reaches the age of 60 or 70 years of age.	- 4
83.	I really am disturbed.	- 4
84.	All you have to do is just insist with me, and I give in.	- 1
85.	I feel insecure within myself.	- 5
86.	I have to protect myself with excuses, with rationalizing.	- 4
87.	I will put off making any plans for retirement until the time I retire.	- 1
88.	I am intelligent.	+ 2
89.	I am uncertain as to how investment programs can aid in my retirement.	-39
90.	I feel hopeless.	- 2
91.	I am self-reliant.	+ 1
92.	I will have no worry over money matters when I retire.	+19
93.	The thoughts of retirement scare me.	+ 1
94.	I am different from others.	+ 9
95.	I am unreliable.	+ 2
96.	I understand myself.	+ 7
97.	I am a good mixer.	+ 9
98.	I feel adequate.	+12
99.	I am worthless.	- 5
100.	I dislike my own sexuality.	+ 2

Table 2. Net changes in frequency of responses to items of Pre-Retirement Perceived Self-Attitude Scale, before and after course. Plus indicates more expression of "Most like me" choices, negative more "Least like me" choices.

Increase in Concern:

Item 27. Social Security
Item 28. Medicare
Item 29. My Health
Item 31. Leisure Time Activities

Increase in Involvement:

Item 40. Professional Organizations
Item 41. Occupational Organizations
Item 42. Service Clubs
Item 44. Adult Education
Item 46. Fraternal Organizations
Item 47. Church Organizations
Item 48. Social Clubs
Item 50. Civic Organizations

Decrease in Concern:

Item 24. Legal Planning
Item 32. Need for Employment
Item 34. Other (miscellaneous)

Decrease in Involvement:

Item 35. Legal Planning
Item 39. Social Security Planning

Table 3. Items of Descriptive Data Form showing greatest change in response frequency, before and after course.

Change in direction of "Most like me":

Item 8. I am aware of how money can work for me after I retire.
Item 10. I like to make plans, spend a lot of time, and have a lot of fun in getting ready for retirement.
Item 37. I can usually make up my mind and stick to it.
Item 75. My personality is attractive to the opposite sex.
Item 98. I feel adequate.

Change in direction of "Least like me":

Item 3. My financial status is not adequate for one who is retiring.
Item 16. I have few values and standards of my own.
Item 18. It is difficult to control my aggression.
Item 38. My decisions are not my own.
Item 41. I am contented.
Item 43. I feel apathetic.
Item 49. I don't trust my emotions.
Item 56. I am shy.
Item 64. I shrink from facing a crisis or difficulty.
Item 89. I am uncertain as to how investment programs can aid in my retirement.

Table 4. Items of Pre-Retirement Perceived Self-Attitude Scale showing greatest frequency of changes, before and after course.

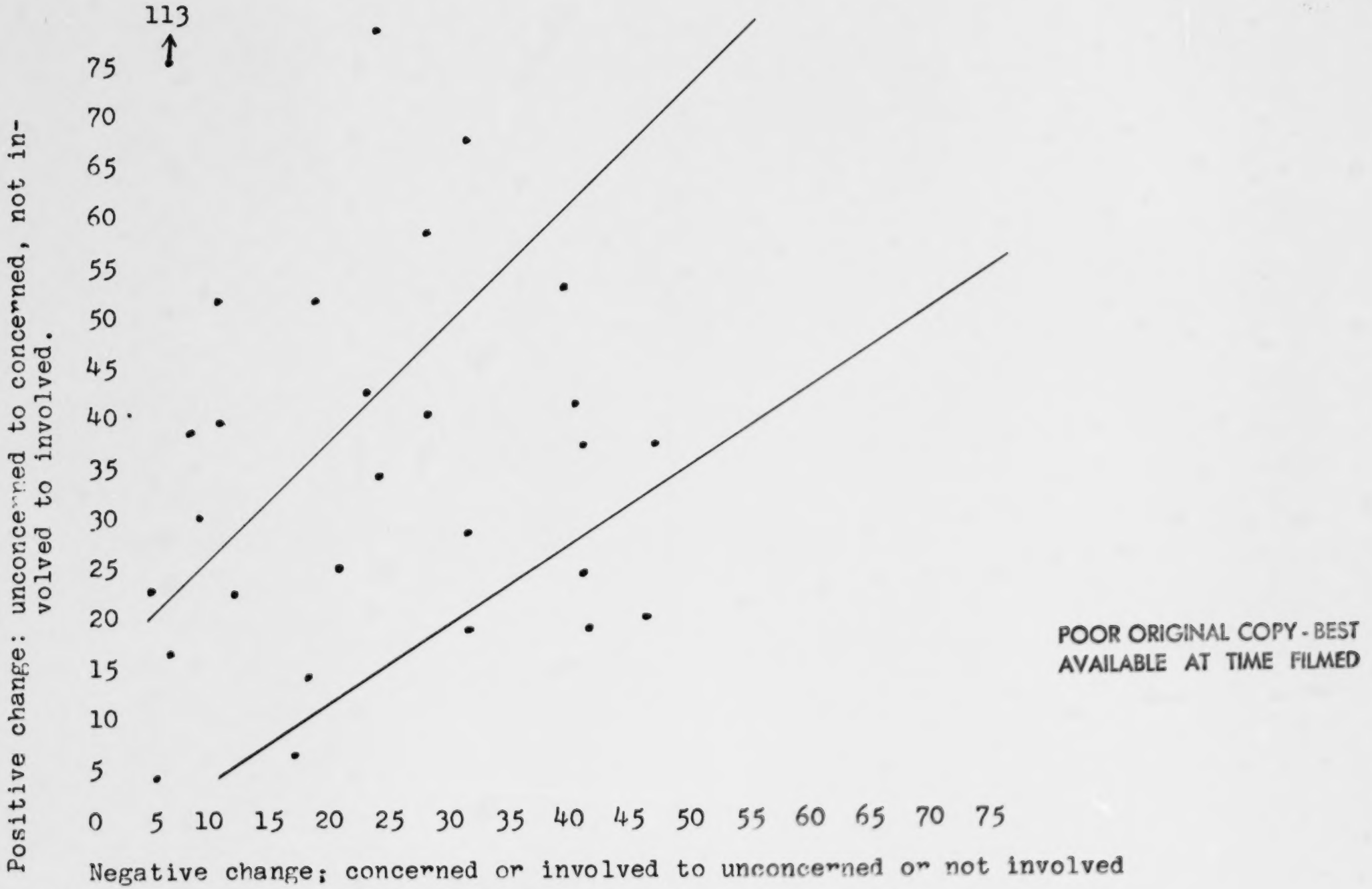

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Fig. 1. Frequency distribution, response changes, before and after course on Descriptive Data Form.

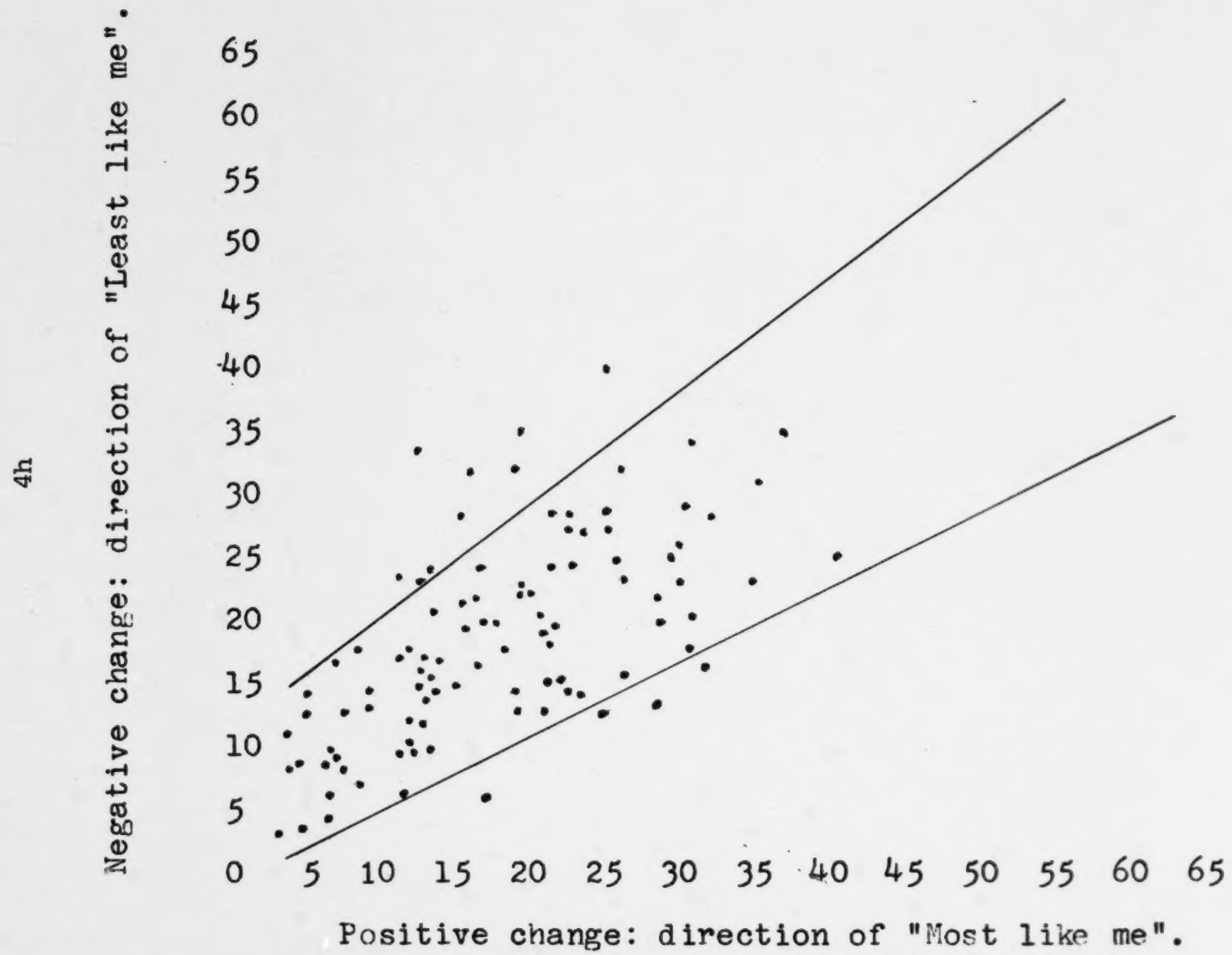

Fig. 2 Frequency distribution: response changes, before and after course, on Pre-Retirement Perceived-Self Attitude Scale.

B. Attitude Items.

Change in response to each of the 100 items of the "Pre-Retirement Perceived Self Attitude Scale" was set forth as follows:

First Test

Second Test	Least like me	Don't know	Most like me
Least Like Me	N	N	N
Don't Know	N	N	N
Most Like Me	N	N	N

When the three cells at the upper right ("Most like me" on the first test, "Least like me" on the second, plus two "Don't know's") are summed and compared to the three lower left ("Least like me" on the first test, "Most like me" on the second, plus two "Don't know's") cells treated in the same fashion, the accumulated change can be determined. The direction and frequency of change for each of the items is cited in Table 2. This change ranges from -39 (change in direction of "Least like me" on "I am uncertain as to how investment programs can aid in my retirement") through 0 ("I do not worry over health problems spoiling my retirement") to +22 (change in direction of "Most like me" on "I am aware of how money can work for me after I retire.")

The positive and negative changes for each item are plotted and presented graphically in Figure 2. Two diagonals are again drawn, isolating the items showing marked change. The 15 items showing marked positive and negative change are set forth in Table 4.

C. Participant's Opinions

The opinions of participants about certain aspects of the series of classes were reported on the post-class Evaluation Form. Response frequencies to the 11 queries are cited in Table 5.

Over-all opinion of the classes was generally excellent, and few unfavorable responses were recorded.

See Table 5

Discussion (Part I)

Subjects of the study were exposed to information and advice about retirement and were stimulated to consider some of the known major problems afflicting retired persons in our society. For many this was perhaps the first serious encounter with these ideas and problems. It would be reasonable to expect both attitudinal and behavioral changes reflecting their course experience. This proved to be the case. A somewhat detailed examination of these changes should be instructive.

Changes in Concern-Involvement from Descriptive Data Form

(Relevant data are presented in Tables 1 and 3)

Increase in Concern:

1. Social Security. This change suggests that subjects had held either too much or too little confidence in the adequacy of Social Security before the course. It is not possible to determine which from the data. There was however a practical effect of this concern, as expressed by a marked

	1	2	3	4	5	6	7	*Totals
Overall opinion	Excellent		Average		Not at all			
	36	69	16	4	0	0		125
Which session best-liked?	1	16	30	12	24	21	10	114
Which session least-liked?	14	19	12	18	14	16	14	107
Objectives clear?	Completely		Somewhat		Not at all			
	59	58	10	4	1	0		132
Objectives met?	35	57	35	5	0	0		132
Emphasize important areas?	29	47	47	8	3	0		134
Amount of material	Too much		Adequate		Insufficient			
	0	2	118	9	6	0		135
New information	Extensive		Adequate		Insufficient			
	15	34	54	18	12	0		133
Usable information	Beneficial		Some use		Limited use			
	33	63	23	8	8	0		135
Session length	Too long		About right		Too short			
	0	0	112	13	8	1		134
Idea exchange opportunity	Excellent		Average		Poor			
	42	32	40	17	3	0		134

*Not all subjects responded to questionnaire, or filled out all items if they did respond.

Table 5. Opinions of subjects, Pre-Retirement Planning Program, expressed in frequency of response to Evaluation Form queries.

decrease in Social Security planning as seen in the Tables. Apparently subjects' increase in concern was generated by the class discussion, but they received sufficient information to obviate further immediate planning.

2. Medicare and health. These two items are obviously related, and increase in concern would be a reasonable outcome of content of relevant sessions. There is no evidence of any action in response to the increased concern, however.

3. Leisure-time activities. A rise in concern here is appropriate both because use of leisure time is a major problem of old age, and because it was one area explored in the course. It is encouraging to note the increased involvement in all kinds of organizations, as seen below, since such involvement leads to activity and to a rise in inter-personal relations, reducing two serious problems of old age, passivity and loneliness.

Increase in Involvement

1. Organizational involvement. Increase was reported in involvement in professional organizations, occupational organizations, service clubs, fraternal organizations, church organizations, social clubs and civic organizations. Such involvement, preceding retirement, is very healthy and positive behavior, and suggests wise preparation for the greater time available upon retirement. By far the greatest increase in involvement was in church organizations; this is particularly gratifying, since there is no bar to continued involvement after retirement, which might not be true for some of the other organizations, for instance the occupational and professional groups.

2. Adult education. The acquisition of knowledge and skill has obvious

values for the later years; the positive involvement in education is of course of value by itself.

Decrease in Concern:

1. Legal planning. Not only decrease in concern for legal planning was reported, but also decrease in involvement (below). Apparently, subjects either learned that they had no problems in this area, or that there was no urgent or immediate need for any action here.

2. Need for employment. Subjects presumably were reassured that their financial status upon retirement would be adequate without employment, or that employment would be possible. At any rate, they reported a reduction in concern.

Decrease in Involvement:

1. Legal planning and Social Security planning: Discussed above.

Attitude Change Inferred from Pre-Retirement Perceived Self Attitude Scale. (Relevant data presented in Tables 2 and 4)

While response change to limited categories of choices related to self-attitudes does not offer any guarantee of behavioral change, such response changes are at least suggestive of modification of self-perception and insight. When changes occur in the direction that would be desired or predicted as a product of class experiences, it seems probable that there is a cause-effect relationship. Whether or not the class experience caused the changes, the modification in reported self-attitudes was gratifying.

Change in direction of "Most like me."

1. "I am aware of how money can work for me after I retire." The

positive change in relation to this item suggests that the subjects gained financial acumen as a result of their experience -- or thought they did. Since finance is a major retirement problem this is a highly desired outcome. This item showed the greatest change of any of the attitude items.

2. "I like to make plans, spend a lot of time, and have a lot of fun in getting ready for retirement." Change in relation to this item indicates an increase in positive feelings about retirement, and preparation for retirement.

3. "I can usually make up my mind and stick to it", "My personality is attractive to the opposite sex", "I feel adequate". These items do not seem to have any close relationship to retirement per se, but increase in positive scoring suggests a general improvement in self-perception of personal competence and sense of personal worth, which is of course highly desirable.

Change in direction of "Least like me."

1. "My financial status is not adequate for one who is retiring", "I am uncertain as to how investment programs can aid in my retirement." The movement in direction of "Least like me" in relation to these items is supportive of Item 1 above (awareness of how to make money work in retirement). Subjects reported change in direction of less concern that their finances would be inadequate for retirement, and less feeling of uncertainty about investment programs. Apparently that part of the course related to investment and money management was highly successful.

2. "I have few values and standards of my own", "It is difficult

to control my aggression", "My decisions are not my own", "I feel apathetic", "I don't trust my emotions", "I am shy", "I shrink from facing a crisis or difficulty". These seven items all are expressions of perceived inadequacy or unworthiness. Change in the indicated direction -- "Least like me" -- is clearly positive in nature. Like 3 above, the change suggests improvement in perceived adequacy and worth. Also like 3, this is not related to retirement per se, but is a highly desirable outcome.

3. "I am contented". Change in direction of "Least like me" suggests that some "stirring up" occurred during the course period, a reduction in placidity. This change is consistent with the Center's expressed ambition to help older people "avoid the rocking chair".

It must be remembered that the preceding changes were all reported by subjects in response to questionnaire items. There is no guarantee, obviously, that real behavior change did occur or would occur in the future. But within these limits, the changes promise to be beneficial to the retirement adjustment of the subjects.

Participant's Opinions

(Data from Table 5)

As noted earlier, evaluation of the course was generally highly positive. "Over-all Opinion" responses were nearly all in the 1 and 2 "excellent" range.

Due to the varied program sequence of all the groups held this year, accurate conclusions concerning the "best liked" or "least liked" sessions cannot be reached. Because participants ranked programs making mutually exclusive responses, the task of analyzing individual groups with regard to program content for any given program speaker would be inappropriate. Popularity of a session is based on many variables ranging from the personality of the speaker, to the presentation methods; any expression of adequacy or inadequacy of program content by participants is strictly subjective.

Both conceptual and operational aspects of the series appeared to be well-regarded. Objectives were reported primarily in the 1 to 3 "Completely" to "somewhat" choices. Objectives were seen as being met in about the same fashion. Important areas were judged to have been emphasized similarly.

Amount of material was seen as adequate by almost all respondents. Judgment of amount of new information covered a wide range, 1 to 5 -- "extensive" to "insufficient", though preponderence of choice was in the "adequate" category. Usability of information was seen primarily as "beneficial" though responses also occurred in "some" and "limited" categories.

Session length was judged overwhelmingly as about right, and subjects found that opportunity to exchange ideas was primarily "excellent" to "average".

It should be remembered that the total N for this evaluation was only about 135. What opinions the non-responding subjects held -- better, similar or poorer -- cannot be determined. But those responding saw the

program as well-designed and carried out. The highly favorable view of informational sessions was emphasized.

SUMMARY AND CONCLUSIONS: PART I

The purpose of this study was to evaluate the effect of the seven-week Drake University Pre-Retirement Planning Program on 368 1968-69 participants. Major objectives of the study were to determine what changes had occurred in expressed concerns, involvement and attitudes, and to determine the influence of certain personality characteristics on likelihood of change.

Instruments used were a Descriptive Data Form administered before the program and an Evaluation Form with some similar items administered after completion of the classes, an attitude scale administered before and after the class sequence, and a personality test.

The method of study was to determine change in response by chi-square contingency analysis of the data forms and attitude scale, and to relate personality characteristics to items identified as changing.

Increase in concern was reported for Scoail Security, Medicare and health matters, and for leisure-time activities. Increase in involvement was reported in all kinds of organizations, and in adult education. Decrease in concern was reported for legal planning and need for employment. Decrease in involvement was seen in legal planning and Social Security planning.

Attitude change was reported in a positive direction for awareness of financial effectiveness, pleasure in retirement planning and in positive self-image.

Change in a negative direction was reported for concern over adequacy

of retirement finances, for negative self-concepts (these being in effect a positive change) and for contentment and placidity.

In total, the reported attitudinal and behavioral changes were in the desired direction and promised to be beneficial to the subjects. Since these were self-reports there is no guarantee, of course, that real behavioral change did or would occur, or that change was caused by the course experience. But within these limits, the changes were gratifying.

Respondents to the Evaluation Form generally reported satisfaction with both the concept and execution of the program. They found the informational sessions especially rewarding.

PART II

The purpose of Part II of the evaluation was to identify relationships between changes in concern, involvement, or attitudes, and various personal characteristics. This was accomplished generally by examining correlation matrices displaying these relationships. Data so evaluated included;

A. Concern and involvement items correlated with nine biographical items.

B. Attitude changes related to personality test variables.

C. Attitude and personality test items related to number of sessions attended.

D. Biographical characteristics correlated with change of attitude.

E. Concern and involvement change in relation to marital status.

F. Concern and involvement change related to occupation.

G. Change in correlation of concern and involvement items with personality test variables.

H. Change in correlation of concern and involvement items with number of sessions attended.

I. Relation between biographical characteristics and attendance at class sessions.

RESULTS

A. Concern and involvement items correlated with biographical items.

The "concern and involvement" items were numbers 23 through 50 taken from the "Condifential Descriptive Data Form" administered before the class series, and the post-class "Evaluation Form". (See Appendix) The items are also set forth in Table 1. Biographical items were taken from the

Item	Concern:	Correlated with	Change in Correlations
23	Estate planning	4 Retired	-.1031 to .2063
25	Taxes	1 Age	.1583 to -.0925
26	Retirement income	7 Years in company retirement plan	-.1791 to .0926
	Involvement:		
35	Legal planning	6 Company retirement plan	.0961 to -.1836
35	Legal planning	8 Expected age of retirement	-.0311 to -.2930
36	Insurance planning	1 Age	.0068 to -.2735
40	Professional organizations	2 Veteran status	-.0471 to .2003
40	Professional organizations	5 Income	.0838 to .3630
41	Occupational organizations	3 Years of schooling	-.0437 to .3187
42	Service clubs	6 Company retirement plan	-.2692 to .1438
43	Education for credit	1 Age	.0253 to -.3801
45	Seasonal employment	1 Age	.1598 to -.1035
49	Personal counseling	9 Monthly income expected at retirement	.0318 to .6225

Table 6. Change in concern and involvement items significantly correlated with biographical items.

"Confidential Descriptive Data Form". Items used were:

1. Age.
2. Veteran status.
3. Years of schooling.
4. Retired or not.
5. Income.
6. Whether involved in company retirement plan.
7. Years of involvement in 6.
9. Expected age at retirement.
9. Monthly income expected at retirement.

The 28 items of concern and involvement were correlated with these 9 characteristics. Complete data were available for 135 cases. A change of approximately .25 on before-and-after correlations is necessary for significance with these data. The significant correlation changes are set forth in Table 6.

As is usually the case with correlation studies, some of these relationships appear to be reasonable and consistent with other data, while others appear to be fortuitous. Referring to Table 6:

Item 23 correlated with 14 shows a change from negative to positive. This change suggests that concern for estate planning shifted from the non-retired persons before the course, to the retired after.

Item 25 correlated with 1, showing a negative change, indicates that concern for taxes was more highly and positively correlated with age before the course, perhaps suggesting increased general awareness of the problem in all age groups.

Item 26 correlated with 7. Concern for retirement income changed from

a negative correlation with years in a company retirement plan over the course period, perhaps suggesting again a broadening of concern for this item among subjects.

Item 34 correlated with 6. This showed a change from near zero to a negative relationship between being in a company retirement plan, and engaging in legal planning.

Item 35 correlated with 8. A change of relationship from near zero to negative was shown between legal planning and expected age of retirement. This change may suggest that the course experience increased general awareness of need for legal planning.

Item 36 correlated with 1. Change from zero to negative relationship between age and involvement in insurance planning seems self-explanatory and suggests increase in understanding of insurance problems during the course.

Item 40 correlated with 2 shows an increased relationship between being a veteran and being involved in professional organizations. No explanation suggests itself for this change.

Item 40 correlated with 5 shows change of relationship from near zero to positive between income and involvement in professional organizations, perhaps reflecting the course emphasis on the importance of involvement.

Item 41 correlated with 3 shows a change from near zero relationship to a high positive one between involvement in occupational organizations and years of schooling. Like the item above, this may indicate broader awareness of the necessity of involvement.

Item 42 correlated with 6 shows a marked change from negative to positive in relationship between participation in a company retirement plan, and involvement in service clubs. No explanation suggests itself

for this change.

Item 45 correlated with 1, changing from positive to negative, shows relationship between involvement in seasonal employment and age.

Item 49 correlated with 9 changed from near zero to high positive, indicating an increase of relationship between personal counseling and expected monthly income at retirement, perhaps reflecting some course emphasis on need for help.

B. Attitude changes related to personality variables.

Attitude items that were found to have changed significantly (identified in Table 4) were correlated with the 16 PF personality variables. This was accomplished by examining change in correlation between first and second administration of the attitude items, in relation to each of the 16 personality factors. A change of approximately .40 was necessary for significance.

Results of this evaluation are set forth in Table 7. Only one item, No. 98, "I feel adequate", met the criterion, and was related to five of the personality factors. Change in correlation was uniformly in a positive direction for these variables. (It will be recalled that net change for the total groups was positive, that is, in the direction of greater feelings of adequacy.)

These findings suggest that change in the direction of feeling of adequacy was related to being outgoing rather than reserved, more rather than less intelligent, tender rather than tough minded, suspicious rather than trusting, tense rather than relaxed.

C. Attitude and personality test items related to number of sessions

attended.

Number of sessions attended was related to change in those attitude items found earlier to change significantly, and also to the 16 P-F factors.

Attitude item 98, "I feel adequate", again showed a change, from -.1951 at the beginning, to .2175 at the end when correlated with number of sessions attended. This met the criterion for significance. The observed change in correlations indicates that feelings of adequacy before the course were negatively related to number of sessions attended, while these feelings at the end of the course were positively related to sessions attended. As noted above, the group net change was significantly positive on this item.

No significant relationships were found between number of sessions attended and any of the 16 PF personality factors.

D. Biographical characteristics correlated with change of attitude.

Change in correlation of significant attitude items before and after the course was related to the nine biographical items cited earlier, to determine whether certain individual characteristics were related to attitude change. No significant relationships were found.

E. Concern and involvement change in relation to marital status.

Change in concern and involvement was examined to determine whether marital status was a determining or influencing factor. Percent of change of each of the significantly-changing "concern and involvement" items (Table 3) was run for each of four marital groups: single, married, divorced, and widowed. (The "separated" category was too small to yield

Attitude	Personality variable	Change in Correlation
98. "I feel adequate"	A reserved - outgoing	-.2019 to .2235
98. "I feel adequate"	B less intelligent - more intelligent	-.0539 to .4203
98. "I feel adequate"	I tough minded - tender minded	-.2101 to .2540
98. "I feel adequate"	L trusting - suspicious	-.1070 to .3093
98. "I feel adequate"	Q_4 relaxed - tense	-.0971 to .2699

Table 7. Significant attitude change related to 16 P-F personality variables.

Items		Percent change
	Single	
Change in concern		
24	Legal planning	42 to 21%
28	Medicare	14 to 50%
31	leisure-time activities	35 to 71%
Change in involvement		
40	professional organizations	7 to 60%
41	occupational organizations	0 to 35%
43	education for credit	0 to 28%
47	church organizations	7 to 50%
48	social clubs	0 to 35%
	Married	
Change in concern		
31	leisure-time activities	41 to 68%
Change in involvement		
46	fraternal organizations	5 to 29%
47	church organizations	14 to 56%
48	social clubs	2 to 25%
	Divorced	
Change in concern		
26	retirement income	88 to 55%
27	Social Security	22 to 44%
Change in involvement		
44	adult education	0 to 33%
48	social clubs	28 to 63%
50	civic organizations	0 to 33%
	Widowed	
Change in concern		
33	where to live	55 to 35%
Change in involvement		
39	Social Security planning	30 to 5%
48	social clubs	10 to 40%

Table 8. Change of percent of concern and involvement, by marital status.

useful information). Data are presented in Table 8. Because of the small number of cases in all but the "married" category, statistical significance was not calculated, but change of 20% was chosen as being large enough to warrant consideration.

Inspection of the table shows that there is indeed a relationship between change and marital status. Only a single item, No. 40, "Involvement in social clubs", occurs in each of the marital status groups, and few items occur in more than one group. This is not to say, of course, that only those changes reported in the table occurred -- change occurred in most items, but to a lesser extent -- but concern and involvement did show differential change according to marital status.

Single (N = 14). The single group had a mean age of 57, a mean income slightly below $10,000, expected to retire at 58, and estimated their monthly income of $714 per month at retirement. They reported reduced concern for legal planning, increased concern about Medicare and leisure time, and showed increased involvement in several kinds of organizations as well as in education for credit.

Married (N = 91). Mean age for this group was also 57, income somewhat below $9000, expected retirement age was set at 62, and they estimated their monthly income at retirement of $474 -- considerably less than the single subjects.

The married subjects showed increasing involvement in several organizations.

Divorced (N = 9). Mean age was 55, income near $4200, expected retirement age was 63, and their estimated monthly income was cited at $288 per month. The divorced group reported reduced concern for retirement income,

and increased concern about Social Security. They reported increased involvement in adult education, and in social civic organizations.

Widowed (N = 20). This group had a mean age of 60 and an income of about $5200 per year. Their reported age of retirement was 58, indicating that this was an already-retired group. They cited a very low estimated income at retirement -- $205 per month. The widowed group reported reduced concern about where to live, and increased involvement in Social Security planning and in social clubs.

In general it can be seen that the groups had different characteristics and concerns according to marital status. Most marked difference was in the estimated monthly income in retirement. The widowed group estimated less than one-third the amount of the single group, and less than half that of the married group. Of course if the married group's mean estimated income was divided for two persons, it would be $237 -- not so far from the divorced and widowed estimates.

Thus the single group was quite different from the other in income, estimated retirement income, and in change of concerns and involvements during the course.

F. Concern and involvement change related to occupation.

Change in concern and involvement was examined to determine whether occupation was a determining or influencing factor. Percent of change on each of the significantly-changing "concern and involvement" items (Table 3) was run for each of three occupational groups: Professional-managerial, technical, and clerical-sales. The service, industrial, and housewife categories had too few cases (six total) to yield useful information. Data are presented in Table 9. Change of 20% was again used to

identify change items.

Two items, No. 31, "Concern for leisure time activities", and No. 47, "Involvement in church organizations", showed an increase in all three categories. In addition to the marked changes reported, lesser change occurred in most items for all categories.

Professional-Managerial (N = 83). The professional-managerial group averaged 57 years of age, reported an income of near $10,000, planned to retire at 61 and estimated an individual monthly income of $580.00 at retirement. This group showed increased concern only for leisure-time activities. Decreased involvement in professional organizations was reported, together with a marked increase in church organization activity; perhaps this suggests a broadening of social involvement.

Technical (N = 7). The technical group averaged 58 years of age, had approximately a $7000 income annually, expected to retire at 63 and estimated a monthly income of $328. The small technical group showed a decrease in concern for estate planning and living arrangements, and an increase in concern for leisure-time activities. Also reported was increased involvement in adult education and in church organizations.

Clerical-Sales (N = 39). The clerical-sales group averaged 58 years of age, reported an income of $4400, expected to retire at 60, and estimated a monthly income of $212 per month at retirement. They reported increased concern for health and leisure-time activities, and increased involvement in church organizations and social clubs.

G. Change in correlation of concern and involvement items with 16 P-F factors.

Correlation between response to concern and involvement items changing

Item		Percent change
Professional-Managerial		
Concern		
31	leisure-time activity	46 to 73%
Involvement		
40	professional organizations	34 to 8%
47	church organizations	10 to 54%
Technical		
Concern		
23	estate planning	57 to 14%
31	leisure-time activity	42 to 71%
33	where to live	71 to 57%
Involvement		
44	adult education	14 to 42%
47	church organizations	14 to 42%
Clerical-Sales		
Concern		
29	health	17 to 56%
31	leisure-time activities	23 to 46%
Involvement		
47	church organizations	7 to 46%
48	social clubs	2 to 41%

Table 9. Change in percent of concern and involvement, by occupational status.

Item Involvement		Change	16 PF Factor	
36	insurance planning	.2671 to -.0587	I	tender-minded (vs. tough-minded)
36	insurance planning	.2641 to .0155	M	imaginative (vs. practical)
36	insurance planning	.1992 to -.0510	Q_4	tense (vs. relaxed)
39	Social Security planning	.1021 to -.1740	L	suspicious (vs. trusting)
39	Social Security planning	.1219 to -.1243	H	venturesome (vs. shy)
44	adult education	-.1116 to .1317	Q_4	tense (vs. relaxed)
45	seasonal employment	-.1423 to .1136	B	intelligent (vs. less intelligent)
45	seasonal employment	-.1443 to .1282	H	venturesome (vs. shy)

Table 10. Change in correlation of concern and involvement items with 16 P-F personality factors.

significantly (Table 3) and 16 P-F personality factors were run for pre and post course scores. Those correlations changing more than .25 are shown in Table 10. No concern items correlations were found to change significantly, but four involvement items showed significant change: insurance planning, Social Security planning, adult education, and seasonal employment.

Involvement in insurance planning changed from positive before to near zero after the course, in relation to "tenderminded", "imaginative" and "tense". Involvement in Social Security planning changed from positive to negative in relation to "suspicious" and "venturesome". Involvement in adult education changed from negative to positive in relation to "tense". Involvement in seasonal employment changed from negative to positive in relation to "intelligent" and "venturesome".

While these changes in before and after correlations are significant, they do not seem to fall into any pattern suggesting the likelihood of one personality "type" more than another being susceptible to change of concern or involvement as a result of taking the course.

H. Change in correlation of concern and involvement items with number of sessions attended.

Mean number of sessions attended by respondents was 4.7.

Data for this part of the evaluation are presented in Table 11. Only three items changed correlation in relation to number of sessions attended. Correlation of concern for legal planning and health with number of sessions attended changed from near zero to significantly positive for legal planning and health, and the same change occurred for involvement in civic

Item		Change
Concern		
24	legal planning	-.0461 to .2048
29	my health	.0195 to .2759
Involvement		
50	civic organizations	-.1312 to .3247

Table 11. Change in correlation of concern-involvement items with the number of sessions attended.

Biographical item	Correlation
Age	.02
Veteran status	-.08
Education	-.10
Retired-not-retired status	.02
Income	-.07
Involved in company retirement plan	.02
Years in plan	-.03
Expected age of retirement	.01
Estimated Retirement Income	-.14

Table 12. Number of sessions attended correlated with biographical items.

organizations.

Thus where no relationship existed before the course, by the end of the series a significantly positive relationship had developed between these three items and number of sessions attended.

I. Relation between biographical characteristics and attendance at class sessions.

Correlations were run between the nine selected biographical characteristics and number of sessions attended. Results were presented in Table 12. Nearly all the items have a correlation near zero, and none is significant. The highest relationships -.14 between income expected to be necessary upon retirement, and number of sessions attended. Apparently none of these characteristics is related to attendance, or non-attendance, at sessions.

Discussion, Part II

In a study of this type where a large number of discrete items are being examined for change and for relationships, several questions suggest themselves: first, of course, what items are identified by the analysis? Second, is there any pattern or logic to the items so identified? Finally, do the results have any practical meaning or implication?

In Part II of this evaluation, a number of items were found to have significance: correlation of certain concern and involvement items changed over the course in relation to individual characteristics -- age, income and like, and in relation to some personality factors. Some attitude changes were related to personality variables, marital status appeared to

be a factor in concern and involvement changes as did occupational level, and number of sessions attended was related to a few concern and involvement changes.

No over-all pattern or implication seems to present itself in these various relationships. It is apparent that certain individual characteristics were involved in change of views or activity after exposure to a course or series of lectures, and it is also clear that various identifiable groups did indeed have separate concerns and were affected differentially by experience -- for example, the "differentness" of single persons from those of other marital status, and the gap between the professional-managerial subjects and persons of lower occupational status.

Whether the relationships identified here have "practical" implications could be best determined by the Center staff. On the face of the evidence, the uniqueness of individual or group characteristics does not suggest any need for differential treatment during sessions, or prior to that, any refinement of selection processes or disposition into separate study groups. But persons familiar with the Center operation might find implications not apparent from the data alone.

It does seem obvious that the subjects involving themselves in this program vary greatly in their personal characteristics, needs and attitudes, and respond therefore quite individually to the class experience. (This could of course be inferred with no study at all. The data in Part II simply confirm this uniqueness, and identify some dimensions of it.)

The "Confidential Descriptive Data Form" and the post-course "Evaluation Form" seem by far the most useful of the devices used by the

center. The "Pre-Retirement Perceived Self-Attitude Scale" also furnished some useful understanding of change in subjects. While some factors of the 16 P-F personality test did relate to a few items from the above-named devices, they appear to have little practical meaning or implication for action. Considering the lack of documented validity of all personality tests, and the lack of coherent or logical relationships appearing in conjunction with other aspects of this study, the 16 P-F appears to add little of value. It might of course be useful in personal counseling of subjects, but perhaps in this case it could be administered separately rather than as part of the Center evaluation battery.

It is unfortunate that more subjects did not complete all the items of the various devices studied. The largest group for whom relatively complete data were available was 135, out of a total population of 368 subjects who had attended the sessions. Many of this group of 135 did not complete all items, so some evaluations were handicapped by a small N. The difficulty of determining whether there are differences between responders and non-responders has been commented on earlier.

SUMMARY AND CONCLUSIONS: PART II

The purpose of Part II of this study was to identify the relationships between concern or involvement and attitudes, and various personal characteristics. This was accomplished generally by examining correlation matrices displaying these relationships. Data evaluated included:

Concern and involvement change related to marital status, occupation, personality test variables, biographical items and number of sessions attended.

Number of sessions attended related to biographical characteristics, personality items, and attitude items, as well as to concern and involvement change.

Attitude change related to personality test variables.

Some significant relationships were found between all the above except biographical characteristics correlated with change of attitude, and number of sessions attended correlated with biographical items.

While no clear or obvious pattern appeared in these relationships, it was apparent that both certain group and individual characteristics were associated with some of the changes occurring over the period of the course experience.

Some of the relationships identified might be useful in planning future Center selection and programming, but no obvious needed changes seemed apparent from the data.

The pre-course data form, and its post-course equivalent appeared to yield the most useful information, along with the attitude scale, but the personality test seemed to offer little of value.

Some phases of the evaluation were handicapped by too few subjects completing responses to all the devices.

APPENDIX

PRE-RETIREMENT PLANNING CENTER
Drake University
Des Moines, Iowa

CONFIDENTIAL DESCRIPTIVE DATA FORM

Your Name: _____ Age: ____ Sex: ____ M ____ F

Home Address: _____ Telephone: _____

City: _____ Zip Code: _____

Birthdate: (Month) _____ (Day) _____ (Year) _____

A. What is your current marital status? (Circle One)

Single Married Separated Divorced Widowed

B. Are you a veteran? _____

c. What is the highest grade in school you completed? (Circle appropriate number)
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 Bachelor's Master's Ph.D.
Other (Trade or Vocational School _____

D. Who is your present employer?
Name: _____ City: _____
How long have you worked for this employer? _____
How would you classify your job?
_____ Professional and Managerial _____ Personal Service Occupations
_____ Technical _____ Industrial
_____ Clerical or Sales _____ Housewife
What is your present job title? _____
If you are already retired, what was your last job title prior to retirement _____
_____

E. In which of the following income ranges would your own personal total annual income be included?

____ $ 0 - 1,999	____ $ 6,000 - 7,999	____ $12,000 - 13,999
____ $2,000 - 3,999	____ $ 8,000 - 9,999	____ $14,000 - 15,999
____ $4,000 - 5,999	____ $10,000 - 11,999	____ over $16,000

F. Are you covered by a company retirement pension plan?

_____ Yes _____ No. If yes, for how many years have you been covered? _____

G. At what age do you expect to retire? _____
What do you estimate will be your personal total monthly income at retirement? _____
Do you anticipate a need for employment after retirement? (Circle one)

Full-time Part-time No Need

. As you approach retirement which of the following concern you:

_____Estate Planning	_____Social Security	_____Leisure Time Activities
_____Legal Planning	_____Medicare	_____Need For Employment
_____Taxes	_____My Health	_____Where To Live
_____Retirement Income	_____My Education	_____Other (Please explain)

_____

_____

_____

_____

Check below the items in which you have been involved during the past year.

____Legal Planning	___Occupational Organizations	__Church Organizations
____Insurance Planning	___Service Clubs	__Social Clubs
____Financial Planning	___Education For Credit	__Personal Counseling
____Health Planning	___Adult Education	__Civic Organizations
____Social Security Planning	___Seasonal Employment	__Other (Please
____Professional Organizations	___Fraternal Organizations	explain)

_____

_____

_____

_____

Where did you first learn about the Pre-Retirement Planning Center?

_____Newspaper article	_____ Radio or T.V. Announcement
_____Newspaper Advertisement	_____ A friend
_____Drake Brochure	_____ Husband or wife
_____Employer	_____ Other (what source?) _____

_____

EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER

Please circle number you feel appropriate.

1. Rate your over-all opinion of the retirement planning programs:
   Excellent 1 2 — Average 3 4 — Poor 5 6

2. Which session did you like BEST? Why?
   _____

3. Which session did you like LEAST? Why?
   _____

4. Were the objectives of the program made clear to you prior to or during the first session?
   Completely 1 2 — Somewhat 3 4 — Not At All 5 6

5. What was the extent to which these objectives were met?
   Completely 1 2 — Somewhat 3 4 — Not At All 5 6

6. Was the emphasis of the program on the areas which are of importance to you?
   Completely 1 2 — Somewhat 3 4 — Not At All 5 6

7. The amount of the material was:
   Too Much 1 2 — Adequate 3 4 — Insufficient 5 6

8. Rate the retirement planning sessions as to amount of NEW information gained?
   Extensive 1 2 — Adequate 3 4 — Insufficient 5 6

9. Rate the retirement planning sessions as to the amount of USABLE information:
   Beneficial 1 2 — Some Use 3 4 — Limited Use 5 6

10. The length of the sessions was:
    Too Long 1 2 — About Right 3 4 — Too Short 5 6

11. Rate the opportunity for you to exchange or share ideas during the sessions:
    Excellent 1 2 — Average 3 4 — Poor 5 6

12. Check below the areas in which are are still concerned about as you approach retirement:

____Estate Planning	____Social Security	____Leisure Time Activities
____Legal Planning	____Medicare	____Need For Employment
____Taxes	____My Health	____Where To Live
____Retirement Income	____My Education	____Other (Please Explain)

_____

_____

_____

13. Would you like to participate in another similar program? ___Yes ___No
If yes, what additional topic(s) should be covered _____

13. Check below the activities in which you have sought additional information or have become involved in either during or since the pre-retirement sessions:

__Legal Planning	__Occupational Organizations	__Church Organizations
__Insurance Planning	__Service Clubs	__Social Clubs
__Financial Planning	__Education For Credit	__Personal Counseling
__Health Planning	__Adult Education	__Civic Organizations
__Social Security Planning	__Seasonal Employment	__Other (Please Explain)
__Professional Organizations	__Fraternal Organizations	

_____

_____

_____

_____

15. Now that you have completed the sessions on retirement planning at what age do you believe you will retire? _____ What dc you estimate will be your personal total monthly income at retirement? _____ Do you now anticipate a need for employment after retirement? _____Fill-time _____Part-time _____No need.

16. What single aspect did you enjoy most about the sessions? _____

_____

_____

_____

17. Comments:

_____
Your Name

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PRE-RETIREMENT PERCEIVED-SELF ATTITUDE SCALE

This scale is used for obtaining a record of attitudes about yourself. It is not a test. There are no right or wrong answers. An answer is right only if it is true of you.

There are 100 sentences in this scale. Read each sentence carefully and decide if the characteristic it describes is most or least like you. If it is an attitude which is like you most of the time, place an X in the "MOST LIKE ME" column. If the attitude expressed is not like you, place an X in the "LEAST LIKE ME" column. If, for some reason, you are unable to decide whether the statement is more or less like you, place an X in the "DON'T KNOW" column.

Some statements may seem trivial or foolish. Please mark your choice, anyway, by putting down your first reaction and going on. It is important that you reply to all of the statements. Your answers will be kept strictly confidential.

PRE-RETIREMENT SELF ATTITUDE SCALE

Mark according to the way you feel about yourself

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
1. I am looking forward to the day I can retire.			
2. I put on a false front.			
3. My financial status is not adequate for one who is retiring.			
4. I make strong demands on myself.			
5. I often kick myself for the things I do.			
6. I often feel humiliated.			
7. I doubt my sexual powers.			
8. I am aware of how money can work for me after I retire.			
9. I have a warm emotional relationship with others.			
10. I like to make plans, spend a lot of time, and have a lot of fun in getting ready for retirement.			
11. I am responsible for my troubles.			
12. I am a responsible person.			
13. I have a feeling of hopelessness.			
14. I am protecting my retirement years by maintaining a healthy and vigorous body.			
15. I can accept most social values and standards.			
16. I have few values and standards of my own.			
17. I will continue to learn new things and to get new ideas all through life.			
18. It is difficult to control my aggression.			
19. Self-control is no problem to me.			
20. My choice of retirement living arrangements should be made only after serious thought.			

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
21. I am looking forward to doing only what I've always wanted to when I retire.			
22. I usually like people.			
23. I express my emotions freely.			
24. After retirement, I must keep occupied to remain happy.			
25. I want to give up trying to cope with the world.			
26. I can usually live comfortable with the people around me.			
27. My hardest battles are with myself.			
28. I tend to be on my guard with people who are somewhat more friendly than I had expected.			
29. I am optimistic.			
30. I believe that retirement is the best years of one's life.			
31. I practice good money management in order to have enough money to retire on.			
32. I usually feel driven.			
33. I am liked by most people who know me.			
34. I seriously neglect my health because it does not matter in the years ahead.			
35. I am sexually attractive.			
36. I feel helpless.			
37. I can usually make up my mind and stick to it.			
38. My decisions are not my own.			
39. I haven't thought much about retirement.			
40. I am a hostile person.			
41. I am contented.			
42. I am disorganized.			
43. I feel apathetic.			
44. I am poised.			

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
45. I want pleasant living arrangements when I retire.			
46. I do not worry over health problems spoiling my retirement.			
47. I am impulsive.			
48. I want something useful and constructive to occupy my time when I retire.			
49. I don't trust my emotions.			
50. It's pretty tough to be me.			
51. I am a rational person.			
52. I have the feeling that I am just not facing things.			
53. I am tolerant.			
54. I try not to think about my problems.			
55. I have an attractive personality.			
56. I am shy.			
57. I have close friends to keep me company when I retire.			
58. I have nothing but emptiness and frustration to look forward to in retiring.			
59. I am no one. Nothing seems to be me.			
60. Since I've spend my lifetime working, I'm going to sit back and loaf when I retire.			
61. I am ambitious.			
62. I despise myself.			
63. I have initiative.			
64. I shrink from facing a crisis or difficulty.			
65. I just don't respect myself.			
66. I believe that I will grow tired of doing only what I've always wanted to when I retire.			
67. I take a positive attitude toward myself.			
68. I am assertive.			

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
69. I am afraid of a full-fledged disagreement with a person.			
70. I can't seem to make up my mind one way or another.			
71. I am confused.			
72. I am satisfied with myself.			
73. I am a failure.			
74. I am likable.			
75. My personality is attractive to the opposite sex.			
76. I am afraid of sex.			
77. I have a horror of failing in anything I want to accomplish.			
78. I am relaxed, and nothing really bothers me.			
79. I am a hard worker.			
80. I feel emotionally mature.			
81. It is not necessary to get too concerned over the choice of retirement living arrangements.			
82. I believe that one cannot learn after he reaches 60 or 70 years of age.			
83. I really am disturbed.			
84. All you have to do is just insist with me, and I give in.			
85. I feel insecure within myself.			
86. I have to protect myself with excuses, with rationalizing.			
87. I will put off making any plans for retirement until the time I retire.			
88. I am intelligent.			
89. I am uncertain as to how investment programs can aid in my retirement.			
90. I feel hopeless.			

	LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
91. I am self-reliant.			
92. I will have no worry over money matters when I retire.			
93. The thoughts of retirement scare me.			
94. I am different from others.			
95. I am unreliable.			
96. I understand myself.			
97. I am a good mixer.			
98. I feel adequate.			
99. I am worthless.			
100. I dislike my own sexuality.			

APPENDIX L

PRE-RETIREMENT PLANNING

A Guide To

Program Development For Pre-Retirement Planning

Prepared by

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Des Moines, Iowa

June 1969

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CHAPTER I

WHY PRE-RETIREMENT PLANNING?

Retirement! More people than ever are entering into this phase of life. The current estimate is that 20 million persons in the United States are now age 65 or older. This is increasing at a net of 800 individuals per day.[1] This is an annual increase of 292,000 persons into the age of retirement.

The principal reason that this is significant is that the trend in business and industry today is to hire people under 45 and to force retirement at age 65. In many instances this is being reduced to 60 and in some jobs even down to 55. When consideration is given the fact that the average person of 65 can expect to live an additional 15 years, one can begin to understand the problem posed by forced retirement. Whether these will be 15 happy years obviously depends upon many factors, some of which, like the death of a spouse, are beyond the control of the individual. A number of other factors, however, are subject to a considerable degree of control.

Some people look forward to retirement. Others dread it. If retirement comes to mean a precarious and poor standard of living, retirement is dreaded almost universally. But there are persons who dread retirement even when pensions, annuities, and savings guarantee them freedom from want.[2]

Indeed, it seems that present day society is approaching a forced phase in life than can appropriately be termed the <u>leisure time</u>. Leisure

is not, in its real sense, recreation, it is not simply time off from the job; it is not idleness. Phrases such as "leisure homes, leisure clothes, leisure everything" have to do with the use of free time -- the time one does not happen to be on the job any longer. In the interest of this manual, leisure is indicative of retirement, of that phase in one's life when he leaves full-time employment; that time when, perhaps for the first time in his life he is free to do what he wants to do for himself. It is finally his chance to develop all his potentials in all areas in which he might have potentials.

"Leisure... is an <u>activity</u> - the pursuit of truth, an understanding of ourselves as living beings, of the societies we have constructed, and of the physical world in which we find ourselves. Leisure, in its truest sense, is an act of aesthetic, psychological, religious and philosophical contemplation: a category of activity almost entirely missing from American life today."[3]

In the American society at the present time there is almost no concept of training people for a life of leisure. It isn't even known whether people can accept leisure as a way of life. Present day society is on the threshold of a time when leisure is possible for most nearly all people, and very little is being done to prepare them for this new dimension of human life.[4]

In view of this fact, that there is a lack of retirement preparation, on June 1, 1967 Drake University in cooperation with the United States Department of Health, Education and Welfare, and the United States Department of Labor put into operation the Drake

University Pre-Retirement Planning Center at Des Moines, Iowa.

The basic assumption underlying the Center's operation is that involvement in lectures, discussions, planning and activity concerning retirement can lessen attitude and adjustment problems of pre-retirees, that such changes would not occur without the services of formal pre-retirement planning. Satisfactory adjustment in retirement depends upon the extent to which an individual is able to replace the roles and satisfactions of work with other acceptable roles and satisfaction; planning one's post-retirement physical, social and economic affairs facilitates this process.

To this end, the major concern of the Center has been to assist individuals who are within 10-15 years of retirement to evaluate and improve their potentials for productive activity after the period of full-time, regular employment is past.

PURPOSE OF MANUAL

The purpose of this manual is to provide information, ideas, and session outlines to be used by interested persons and organizations as guides to instituting a pre-retirement planning program. The information contained herein is based on the successful results of pre-retirement planning programs conducted by the Drake University Pre-Retirement Planning Center.

WHY PROVIDE PRE-RETIREMENT PLANNING?

The employee who thinks his employer is interested in helping him retire successfully is a better employee while he is still working; the employee who thinks he is being pushed out with scant courtesy and

less help may instead become a trouble maker. The retired employee who feels his employer helped him to successful retirement usually is a good advertisement for his employer.

Churches, professional organizations, labor and other groups sell service. When they provide pre-retirement planning they provide the kind of service for which members are grateful.

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1. Herman B. Brotman, "Every Tenth American" (paper read at the State Conference, Iowa Commission on the Aging, Des Moines, Iowa October 1, 1968.)

2. Ethel Sabin Smith, The Dynamics of Aging (New York: W. W. Norton and Company Inc., 1956), p. 125.

3. Kaiser Aluminum News, The Theory of the Leisure Masses, (Vol. XXIV, No. 5., Oakland, California: Kaiser Aluminum and Chemical Corporation, 1966), p. 21.

4. Ibid.

CHAPTER II

DRAKE UNIVERSITY PRE-RETIREMENT PLANNING PROGRAM

PROGRAM PLANNING

With few exceptions, formal systems of higher education provide training in the manipulation of symbols rather than of things; reliance on thinking rather than on feeling; and commitment to understanding rather than to action. This model is felt to be inappropriate for pre-retirement planning. As much as possible, the program is designed as a flexible action-oriented and experience-based learning model which is less intellectual and more emotionally involved. The basic purpose is to change negative attitudes, and to motivate the participants to make intelligent and knowledgeable decisions that will lead to a satisfactory and creative retirement.

OBJECTIVES OF A PRE-RETIREMENT PLANNING PROGRAM

The objectives of any pre-retirement planning program should include the following:

1. To facilitate legal and financial planning.
2. To facilitate health and welfare planning.
3. To involve pre-retirees in role-defining activities.
4. To involve pre-retirees in continuing education.

Specifically, in order to facilitate thought, discussion and planning in those areas of greatest interest and concern surrounding the problems of retirement, these four major areas should be established for coverage by each pre-retiree group.

MEETINGS

Meetings are scheduled for two hour sessions, once a week for a period of seven weeks. For an industrial or governmental group, that is, a group for which a program would be presented on an in-plant basis, for both economical and motivational purposes, shared-time programming can be used. This type of programming is arranged on the basis of one hour released time and one hour of the employee's time. Generally, the two-hour sessions are then scheduled for either the first hour after lunch or the last hour prior to quitting time so that the two hours follow consecutively. For non-industrial, non-governmental groups, meetings are usually scheduled during the early evening hours for the convenience of participants.

PHYSICAL FACILITIES

As is characteristic and essential with any type of formal learning situation, the physical environment should contribute to the learning experience. A well lighted, well ventilated accommodation should be made available. Even though the various type presentations are somewhat formal in the method of presentation, the seating arrangements should follow an informal pattern as much as possible. It has been found to be more conducive to establishing an informal environment if seating is not of the auditorium or classroom style.

SIZE OF GROUPS

The size of any one group should not be greater than 30 persons nor less than 15. If a group numbers more than 30 there is a tendency to lose the informal discussion type environment. The atmosphere

becomes much too formal to present the necessary seeking of answers required for understanding. On the other hand, it is usually not economically feasible to have less than 15 participants for any one group.

AGES OF GROUP PARTICIPANTS

It has been found that age group 56-57 has the greatest positive attitude change toward retirement as a result of participating in formal pre-retirement planning. In general, however, retirement planning has little apparent meaning to persons under 50. This is not to say persons younger than 50 would or could not benefit from such a program but the general attitude of persons younger than this seems to be such that few are ready to be formally reminded that retirement is just around the corner. For persons over 65, the general attitude is that in most instances they are already retired and it's too late for planning. As a result, the most effective age range for pre-retirement planning has been found to be from 50-65.

RECRUITMENT

Recruitment of group participants for any program should be on a voluntary basis. There should be no forced attendance. The implication here is, of course, directed to industrial and governmental agencies. For participants to derive the greatest benefits from a pre-retirement planning program, the program should be attended voluntarily. This appears to be the best procedure since it does not imply to the older employees that they are being forced to attend because the company is anxious to get rid of them.

Recruitment by non-industrial non-governmental organizations would of course be by invitation made through newspapers, bulletins, T.V. announcements, radio announcements and the like.

PROGRAM SEQUENCE

The sequence of various programs has been extensive and varied but the following sequence represents the one as being generally most satisfactory. It includes the four subject areas implied by the objectives of a pre-retirement planning program in a sequence that begins with a general orientation to the program and proceeds to raise the major issues of retirement. The program moves to the area of finances, the area of most immediate concern to pre-retirees, and is followed by issues of health and welfare and ends with planning for post-retirement activities. The general sequence of the seven two-hour meetings is as shown, although certain lectures could be specifically tailored to meet the background and needs of any particular group:

1. Introduction and Orientation
2. Changing Roles
3. Financial
4. Financial - Health & Welfare
5. Financial - Health & Welfare
6. Continuing Education
7. Changing Roles

The following examples are indicative of possible areas of discussion and planning when considering each subject area:

1. Legal and Financial planning subject areas to consider would be budgeting, wills, life insurance, estate planning, investments, social security, and fringe benefits.

2. Health and Welfare planning subject areas of consideration would include housing, health insurance, health examinations, medicare and recreation.

3. To involve pre-retirees in role-defining activities, consideration should be given to such areas as psychological aspects of retirement, avocations, vocations, part-time employment, community and service organization, and leisure time use.

4. To involve pre-retirees in continuing education activities, areas to include would be various educational activities, hobbies, reading, adult education, and university evening courses.

PROGRAM CONTENT

Each of the seven meetings is addressed by an authority in one of the four major subject areas. Following a brief dissertation each session is then opened to questions and discussion. The following session outlines, session explanations, and speaker sources represent guides that can be used in establishing a pre-retirement planning program. This session information is presented in the same order as discussed under Program Sequence for reasons of convenience for program coordinators:

I. Session I - Introduction and Orientation
   A. Introduction
      1. Objectives and goals
      2. Expectations of participants
   B. Need for Pre-Retirement Planning
      1. Statistics on increasing life expectancy
      2. To overcome crisis brought about by abrupt change
   C. Completion of Personal Data Sheet (optional)
   D. Coffee Break
   E. General group discussion
      1. Discussion of outline of material to be covered in following weeks
      2. Individual counseling appointments made - if requested

Session Explanation: This session is an introduction to the program. During this session the orientation consists of dispensing information on the type of program, the cooperating departments or agencies, the objectives and goals, and what the participant can expect from participating in the program. It helps to get the point across by presenting various current statistical information such as the net increase of 800 persons per day nationwide reaching age 65, and if a person survives to age 65 he can expect, on the average, an additional 15 years of life.

Another item that is covered is the completion of a confidential data sheet. This data sheet is important regardless of the type of organization sponsoring the program. The information collected should be used as a means of determining changes in subject area emphasis to fit the particular stated information needs of the program participants. A sample data sheet is presented in the appendix.

The second portion of the session involves a discussion concerning the need for pre-retirement planning. The last part of the

session is spent in some general group discussion outlining the material to be covered during the following weeks. If individual counseling is requested appointments are usually made at this time.

It is imperative that an atmosphere of informality be encouraged. During this session good rapport must be established between program coordinator and participants in an attempt to gain group compatibility. It has been found that just the realization that the other members of the group are facing the same crisis and seeking the same kinds of information is often enough to ease the startling crisis of retirement.

Speaker Sources: It is assumed that the program coordinator will be the liaison person between the group participants and speakers. As such he is the ideal person to conduct the first session. It is helpful if this person also is familiar with and able to use group leadership techniques.

II. Session II - Changing Role

A. Films on Retirement Planning (Note: The presentation of Session II presents an option of showing three film strips with accompanying 33 1/3 sound track or a 16 mm color, sound, movie. Perhaps in some instances both will be used. However, since the same topics are discussed in both the film strip and movie, the movie has been found to be somewhat more effective for the Drake University project.)

1. Movie: "The Rest Of Your Life"*
   a. When should planning for retirement begin?
   b. Where should one live after retiring?
   c. How can time be spent productively?
   d. What monetary factors should be considered?
2. Film Strips:**
   a. "The Best Is Yet To Be"
      (1) Role changes as a result of retirement
      (2) Use of leisure time
      (3) Questions one must ask
   b. "The Far Side Of The Moon"
      (1) Financial and legal planning
      (2) Money and budget considerations
   c. "The Time Of Your Life"
      (1) Housing - where to live
      (2) Health and medical
      (3) Leisure time - community activities

B. Coffee Break

C. Psychological Adjustment in Retirement

1. Peace or crisis
2. Rewards from leisure
3. Rewards from work
4. Involvement is keynote
5. Related studies -- research findings

* "The Rest Of Your Life" can be obtained from Journal Films, Inc., 909 West Diversey Parkway, Chicago, Illinois 60614

** Information regarding the film strips "The Best Is Yet To Be", "The Far Side Of The Moon" and "The Time Of Your Life" can be obtained from Aetna Life and Casualty, Hartford, Conn. 06115.

Session Explanation: This session is concerned with changing roles, that is, the psychological aspects and implications of retirement. Discussion centers around the psychological aspects of retirement and the problems of personal role re-defining as the retirement age is reached. The basic areas of discussion are generated by the use of the movie, "The Rest Of Your Life", or the three film strips, "The Best Is Yet To Be", "The Far Side Of The Moon", and "The Time Of Your Life". Subjects for the discussion usually are:

1. Are you looking forward to retirement or dreading it?
2. What is the right age to begin a plan for retirement?
3. What factors should be included in deciding where you will spend your retirement years? Present home? Familiar surroundings? Children and grandchildren? Moving to a different climate?
4. If you are considering a move to a different part of the country what about the cost of living? Employment possibilities for retired people? Churches? Hospitals? Recreation? Shopping?
5. Even if you are planning to stay in the same community, are you going to need the same room you have at present?
6. What about expenses after retirement?
7. What about retirement income -- Social Security, company retirement benefits, insurance, and all the other sources?
8. How do you plan to spend your increased leisure time?
9. What about your health and physical checkups?

Speaker Sources: It is advisable that the resource person for this session be a psychologist familiar with the problems of retirement. Such services can usually be obtained from local universities or colleges. Another excellent source is hospitals with gerontology sections. Regardless of the source, it is to the benefit of the session if the psychologist previews the films to be used. The reason for this is rather obvious as he can center the discussion around the visual aids.

III. Session III - Financial

- A. Legal and Financial Planning
  - 1. List of assets -- prepare one now
  - 2. Methods of distribution
    - a. Joint tenancy - tenants in common - sole ownership
    - b. Designation of life insurance
    - c. No will
    - d. Having a will
- B. Coffee Break
- C. Estate Planning
  - 1. Will
    - a. Executor fees
    - b. Mechanics of preparing a will
  - 2. Trust
    - a. Living trust
    - b. Trustee fees
- D. Taxation
  - 1. Income taxes
  - 2. Gift taxes
  - 3. Inheritance taxes

Session Explanation: Session III covers financial aspects and is concerned primarily with the areas of legal and financial planning. As the above outline indicates, this session basically deals with budgeting, listing assets, methods of property distribution, and estate planning. Discussion on estate planning covers wills, executor's fee, investments, taxation, trusts, and any other relevant information. Life insurance is also discussed but only in terms of beneficiary, taxes, and investment purposes. If group needs dictate, a discussion of life insurance may be worthy of a separate session to consider types of insurance, amount of insurance, general insurance terminology, kinds of benefits, methods of payment, beneficiaries, settlement options, and the like.

Speaker Sources: With the exception of a separate session on life insurance, the best resource person for this session is a trust officer from the local bank. This person is usually a lawyer and as such is

up-to-date on nearly all aspects of estate planning. Other possible sources are the local and state Bar Associations, or lawyers in private practice.

For a session devoted entirely to insurance, the resource person should be an insurance agent or possibly an individual from an insurance department of a local college or university. A word of caution regarding the use of an agent; unless he is informed beforehand on the intent of pre-retirement planning, the session can likely be turned into a commercialized sales pitch.

IV. Session IV - Financial - Health & Welfare
- A. Social Security
  - 1. General Discussion of Social Security
    - a. History
    - b. Funding
    - c. Differences from private systems
  - 2. Method of calculation
    - a. Base taxable income
    - b. Coverage year
  - 3. Benefits
    - a. Retirement benefits
    - b. Disability benefits
    - c. Widow's benefit
    - d. Death benefit
  - 4. Retirement test
    - a. Earnings covered
    - b. Documents required
- B. Coffee Break
- C. Medicare
  - 1. Part A: Hospital
    - a. Benefits
    - b. Costs
  - 2. Part B: Physicians fees
    - a. Monthly premiums
    - b. Coverage

Session Explanation: This session pertains to health and welfare; information regarding Social Security and Medicare is given at this time. A general discussion concerning the history of Social Security and Medicare, the funding and the differences between Social Security and a private system, the methods of calculating benefits, benefits that are available in terms of retirement, disability, widows, children, and death benefits. Any other restrictions connected with Social Security are also covered at this time. In addition, Medicare is discussed in terms of the hospital benefits and costs concerning monthly premiums and coverages. Certain groups sometimes find Social Security and Medicare irrelevant or at least not as important as their own Retirement Benefit plans. In this instance, the emphasis would then be

placed on the appropriate Retirement Benefit plan(s) of the group.

Speaker Sources: The local Social Security Administration should be contacted for a resource person in the area of Social Security and Medicare. They are most cooperative in providing well qualified persons as speakers.

Other resource persons would be selected on the basis of the kinds of retirement benefit plan(s) considered appropriate for any one particular group. Examples of such persons would be personnel directors of businesses and industries and department heads of state or local government compulsory retirement plans.

V. Session V - Financial - Health & Welfare
- A. Employment After Retirement
  1. Full time or part time
  2. Kinds of jobs available
  3. Supplemental income
  4. Obstacles to overcome
     a. Age
     b. Physical
  5. Assets of older workers
  6. Where to find a job
- B. Coffee Break
- C. Health and Welfare
  1. Diet
     a. Food requirements
     b. Meal planning
     c. Weight watching
  2. Physical conditioning
     a. Exercise
     b. Diet
  3. Signs to look for

Session Explanation: This session also pertains to health and welfare and is primarily concerned with possible employment after retirement and the health and welfare of the physical well being of the individual. Information discussed during the first half of the session includes the kinds of jobs that are available to retirees for purposes of supplementing their income, obstacles to be overcome such as age and physical condition, assets of older workers, and where jobs can be obtained.

The second part of the session centers around discussions about the health and welfare of the physical well being of the individual. Areas of discussion include dietary requirements such as eating the right foods, the facts and fallacies of vitamins and other supplemental foods, meal planning, weight watching, and physical conditioning that includes such subject areas as exercise, rest, and relaxation requirements of older persons, health examinations, and community health resources.

Speaker Sources: Speakers for the first part of the session, "Employment After Retirement," can be obtained from state employment services, private employment agencies, and the local office of the Small Business Administration.

An excellent source for the second part of the session, "Dietary Requirement and Physical Fitness," is the local county extension office. Other possible sources for these topics would include the local chapter of the American Medical Association or Osteopathic Physicians Bureau.

VI. Session VI-Continuing Education - Creativity and Use of Leisure Time

A. Continuing Education
   1. Need for education
   2. Too old to learn?
   3. Local adult educational opportunities

B. Coffee Break

C. Creativity
   1. How and when to be creative

D. Use of Leisure Time
   1. Hobbies
   2. Crafts
   3. Volunteer work and community services

Session Explanation: This session covers many areas and often it is advisable to have two sessions to adequately cover the subjects. Areas discussed are leisure time activities, crafts, service work, the need for continued education and whether a person is ever too old to learn. Information about universities, colleges, community colleges, public school adult education programs, correspondence courses, and technical assistance programs, is presented. Also included is the subject of community services and volunteer work. This session provides an excellent opportunity to stress the importance of the necessity for retired persons remaining active.

Speaker Sources: Several speakers may be required in order to sufficiently cover the considered topics. Resource persons for volunteer work and community services can be obtained from the local volunteer bureau.

For hobbies, crafts, creativity, and continuing education, speakers can be selected from local adult education departments, community colleges, universities, art centers and civic centers.

Speaker sources for these various topics depends a great deal upon the community itself, i.e., the program coordinator must be well informed on the available sources in the community so proper speaker selection can be made.

VII. Session VII - Changing Roles
- A. So What's Retirement?
  1. Retirement from a retired individual's viewpoint
  2. Things to look out for
  3. Things to enjoy
- B. American Association of Retired Persons (AARP)
  1. History of organization
  2. Advantages of membership
  3. How to become a member
- C. Coffee Break
- D. Summary Discussion of the Program
  1. Development of additional programs
  2. Explanation of evaluation and follow-up
- E. General Discussion

Session Explanation: This is the concluding session which takes a look at retirement from a retired person's viewpoint. Such things as what to look out for and activities participants might enjoy in retirement are discussed. Also presented is a brief explanation about the American Association of Retired Persons (AARP), its activities and how one can become a member. Concluding the program is a general discussion about the pros and cons of the program, possible additional programs, an explanation of the evaluation and follow-up, and any other areas deemed required to meet the needs of the participants.

Speaker Sources: The speaker to provide a retiree's viewpoint should be someone who has already successfully retired; preferably someone over age 65. This person could be a former employee, member of a church or retired member of a professional organization. A representative from the local chapter of AARP can be obtained to talk about AARP. The program coordinator should lead the general summary discussion.

GENERAL OBSERVATIONS

As can be seen from the Program Content, for any given group of participants, the topics to be discussed are varied and many. A good guide to a beneficial program is to survey the possible needs and requirements of a prospective group of pre-retirees and use this as a guide for selection of program content.

INFORMATION AND DISCUSSION MATERIALS

At the first meeting, each participant in the program receives a Pre-Retirement Planning packet containing the following materials:

1. Application form - American Association of Retired Persons
2. Bibliography of books for planning the Best Years of Your Life
3. A discussion of family money - Women's Division, Institute of Life Insurance
4. Socio-economic aspects of money management - Women's Division, Institute of Life Insurance
5. Expenses now and in retirement worksheet
6. Nine steps in successful retirement planning - The Retirement Handbook.

In addition many speakers provide handout material relevant to their respective presentation. Information regarding acquiring the above "packet" materials is given in the appendix.

CHAPTER III

PROGRAM EVALUATION

In order to maintain a continuing self-corrective factor in the effectiveness of the over-all program, as well as to provide essential information about the behavior, feelings and attitudes of individuals toward retirement, the following evaluations should be considered.

1. Additional retirement planning can be determined by follow-up letters to each pre-retiree who participates in the program. The letter should inquire as to the amount of retirement planning and activity in which the participant has engaged since his participation in the program.

2. Program acceptance can be determined by having each attendee fill out an evaluation at the completion of his participation in the program. Such an evaluation should be concerned with the subject areas, content, presentation, etc. The sample evaluation form used by the Drake University program is presented in the appendix.

3. Recruitment and involvement techniques are evaluated by both the program co-ordinator and speakers in terms of program acceptance, participation, community feedback and observed behaviors of pre-retirees involved in the program.

Additional Retirement Planning is measured by asking participants to fill out an evaluation form sent to them following their completion of the program (see appendix). Item #14 on this form asks them to check any activity about which they have sought additional information or have become involved in, either during or since the pre-retirement sessions. A simple tabulation of the number of additional activities checked provides a rough guide to the amount of additional retirement planning following program participation.

Program Content: An evaluation of each pre-retiree's reactions to the program content is obtained by asking them to rate such aspects of the program as: Over-all opinion of the program; best and least liked sessions; objectives clear and met; emphasis on important areas; amount of material covered; amount of new and usable material presented; length of sessions and discussion. This is accomplished by a six-point scale on the evaluation form sent to participants following program completion.

Recruitment and Program Techniques: These are evaluated as to their effectiveness in terms of the following:

-the total number of individuals participating in the program.
-appropriateness of age and time until retirement of individuals participating in the program.
-questionnaire data on original source of information about the program.
-the proportion of the number of industries instituting the program to the number of industries contacted.
-the number of individuals responding from the community-at-large or the sponsoring organization.

Program techniques are evaluated in terms of general participant attendance and responsiveness during the program itself, general participant responses on the evaluation form and subjective judgment by the program co-ordinator and speakers.

APPENDIX A

Data Form

PRE-RETIREMENT PLANNING CENTER
Drake University
Des Moines, Iowa

CONFIDENTIAL DESCRIPTIVE DATA FORM

Your Name:_____Age:_____Sex:____M____F

Home Address:_____Telephone:_____

City:_____Zip Code:_____

Birthdate: (Month)_____(Day)_____(Year)_____

A. What is your current marital status? (Circle one)
Single Married Separated Divorced Widowed

B. Are you a Veteran?_____

C. What is the highest grade in school you completed? (Circle appropriate number)
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 Bachelor's Master's Ph.D.
Other (Trade or Vocational School)_____

D. Who is your present employer?
Name:_____City:_____
How long have you worked for this employer?_____
How would you classify your job?
_____Professional and Managerial _____Personal Service Occupations
_____Technical _____Industrial
_____Clerical or Sales _____Homemaker
What is your present job title?_____
If you are already retired, what was your last job title prior to retirement?_____
_____

E. In which of the following income ranges would your own personal total annual income be included?

_____$ 0 - 1,999	_____$ 6,000 - 7,999	_____$12,000 - 13,999
_____$2,000 - 3,999	_____$ 8,000 - 9,999	_____$14,000 - 15,999
_____$4,000 - 5,999	_____$10,000 - 11,999	_____over $16,000

F. Are you covered by a company retirement pension plan?
_____Yes _____No. If yes, for how many years have you been covered?_____

G. At what age do you expect to retire?_____
What do you estimate will be your personal total monthly income at retirement?_____
Do you anticipate a need for employment after retirement?
(Circle one) Full-time Part-time No need

Confidential Descriptive Data Form continued - page 2

H. As you approach retirement which of the following concern you:

____Estate Planning	____Social Security	____Leisure Time Activities
____Legal Planning	____Medicare	____Need For Employment
____Taxes	____My Health	____Where To Live
____Retirement Income	____My Education	____Other (Please explain)

_____

_____

_____

_____

. Check below the items in which you have been involved during the past year.

____Legal Planning	____Occupational Organizations	___Church Organizations
____Insurance Planning	____Service Clubs	___Social Clubs
____Financial Planning	____Education For Credit	___Personal Counseling
____Health Planning	____Adult Education	___Civic Organizations
____Social Security Planning	____Seasonal Employment	___Other (Please explair
____Professional Organizations	____Fraternal Organizations	

_____

_____

_____

_____

_____

. Where did you first learn about the Pre-Retirement Planning Center?

_____Newspaper article	_____Radio or T.V. Announcement
_____Newspaper Advertisement	_____A friend
_____Drake Brochure	_____Husband or wife
_____Employer	_____Other (what source?)_____
	_____

APPENDIX B

Evaluation Form

EVALUATION FORM - PRE-RETIREMENT PLANNING CENTER

Please circle number you feel appropriate.

1.	Rate your overall opinion of the retirement planning programs:	Excellent 1	2	Average 3	4	Poor 5 6
2.	Which session did you like BEST? _____ Why?					
3.	Which session did you like LEAST? _____ Why?					
4.	Were the objectives of the program made clear to you prior to or during the first session?	Completely 1	2	Somewhat 3	4	Not at all 5 6
5.	What was the extent to which these objectives were met?	Completely 1	2	Somewhat 3	4	Not at all 5 6
6.	Was the emphasis of the program on the areas which are of importance to you?	Completely 1	2	Somewhat 3	4	Not at all 5 6
7.	The amount of the material was:	Too much 1	2	Adequate 3	4	Insufficient 5 6
8.	Rate the retirement planning sessions as to amount of NEW information gained?	Extensive 1	2	Adequate 3	4	Insufficient 5 6
9.	Rate the retirement planning sessions as to the amount of USABLE information:	Beneficial 1	2	Some Use 3	4	Limited Use 5 6
10.	The length of the sessions was:	Too Long 1	2	About Right 3	4	Too Short 5 6
11.	Rate the opportunity for you to exchange or share ideas during the sessions:	Excellent 1	2	Average 3	4	Poor 5 6

2. Check below the areas in which you are still concerned about as you approach retirement:

____Estate Planning	____Social Security	____Leisure Time Activities
____Legal Planning	____Medicare	____Need For Employment
____Taxes	____My Health	____Where To Live
____Retirement Income	____My Education	____Other (Please explain)

_____
_____
_____
_____

3. Would you like to participate in another similar program? ____Yes ____No.
If yes, what additional topic(s) should be covered?_____

4. Check below the activities in which you have sought additional information or have become involved in either during or since the pre-retirement sessions:

___Legal Planning	___Occupational Organizations	__Church Organizations
___Insurance Planning	___Service Clubs	__Social Clubs
___Financial Planning	___Education For Credit	__Personal Counseling
___Health Planning	___Adult Education	__Civic Organizations
___Social Security Planning	___Seasonal Employment	__Other (Please explain)
___Professional Organizations	___Fraternal Organizations	

_____
_____
_____
_____

5. Now that you have completed the sessions on retirement planning at what age do you believe you will retire?_____What do you estimate will be your personal total monthly income at retirement?_____Do you now anticipate a need for employment after retirement? _____Full-time _____Part-time _____No need.

6. What single aspect did you enjoy most about the sessions?_____
_____
_____
_____

7. Your comments:

_____
Your name

APPENDIX C

Packet Material

PRE-RETIREMENT PLANNING CENTER
DRAKE UNIVERSITY
1166 - 27th Street
Des Moines, Iowa

The following books are available in the reading room of the Pre-Retirement Planning Center:

Arvois, Edmond: MAKING MOSAICS. The Oak Tree Press, London and Melbourne, 1964.

Batchelder, Alan B.: THE ECONOMICS OF POVERTY: INTRODUCTION TO ECONOMIC SERIES. Kenyon A. Knopf, editor, John Wiley & Sons, Inc., 1966.

Berne, M.D., Eric: GAMES PEOPLE PLAY: THE PSYCHOLOGY OF HUMAN RELATIONSHIPS. Grove Press, Inc., New York, 1964.

Buckley, Joseph C. revised by Henry Schmidt: THE RETIREMENT HANDBOOK. Third edition, Harper & Row, New York, Evanston & London, 1967.

Carp, Frances Merchant: A FUTURE FOR THE AGED. Published for the Hogg Foundation for Mental Health by the University of Texas Press, Austin & London, 1966.

Clark, PhD., Margaret and Barbara Gallatin Anderson, Ph.D.: CULTURE AND AGING. Chas. C. Thomas Publisher, Springfield, Illinois, 1967.

Cumming, Elaine and William E. Henry: GROWING OLD: THE PROCESS OF DISENGAGEMENT. Basic Books, Inc., New York, 1961.

Donahue, Wilma, Woodrow W. Hunter, Dorothy H. Coons, Helen K. Maurice, editors: FREE TIME: CHALLENGE TO LATER MATURITY. The University of Michigan Press, Ann Arbor, Michigan, 1958.

Duffus, R. L.: ADVENTURE IN RETIREMENT. W. W. Norton & Company, Inc., New York, 1965.

Engel, Louis: HOW TO BUY STOCKS. Bantam Books, Inc., New York, 1967.

Geist, Ph.D., Harold: THE PSYCHOLOGICAL ASPECTS OF RETIREMENT. Charles C. Thomas Publisher, Springfield, Illinois, 1968.

Girson, Rochelle: MAIDEN VOYAGES. Harcourt, Brace & World, Inc., New York, 1967.

Groene, Theodor: A GUIDE TO RETIREMENT LIVING: THE HARVEST YEARS. The Christopher Publishing House, Boston, 1966.

Hall, Harold R.: EXECUTIVE RETIREMENT. Harvard University, Boston, 1953.

Harbin, E. O.: THE FUN ENCYCLOPEDIA: A COMPREHENSIVE, ALL-PURPOSE, ENTERTAINMENT PLAN BOOK FOR THE HOME, CLUB, SCHOOL, CHURCH AND PLAYGROUND. Abingdon Press, New York and Nashville, 1960.

Lally, M.D., James: THE OVER FIFTY HEALTH MANUAL: A GUIDE TO A VIGOROUS AND LONGER LIFE FOR PEOPLE OVER 50. Prentice-Hall, Inc., Englewood Cliffs, New Jersey, 1961.

Lasser, J.D.: YOUR SOCIAL SECURITY AND MEDICARE GUIDE. Prepared by the J. S. Lasser Tax Institute Bernard Greisman: editor, Simon and Schuster, New York, 1966.

Legler, Henry: HOW TO MAKE THE REST OF YOUR LIFE THE BEST OF YOUR LIFE. Simon and Schuster, New York, 1967.

Lynch, John: HOW TO MAKE COLLAGES. The Viking Press, New York, 1961.

Mathiasen, Geneva: CRITERIA FOR RETIREMENT: A REPORT OF A NATIONAL CONVERENCE ON RETIREMENT OF OLDER WORKERS. G. P. Putnam's Sons, New York, 1953.

Mathiasen, Geneva & Edward H. Noakes: PLANNING HOMES FOR THE AGED. F. W. Dodge Corporation, New York, 1959.

Moss, M.D., Bertram B.: CARING FOR THE AGED. Doubleday & Company, Inc., Garden City, New York, 1966.

Neal, Charles: SENSE WITH DOLLARS. Doubleday & Company, Inc., Garden City, New York, 1967.

Neugarten & Associates: PERSONALITY IN MIDDLE AND LATE LIFE. Atherton Press, New York, 1964.

Newgold, Bill: NEWGOLD'S GUIDE TO MODERN HOBBIES, ARTS, AND CRAFTS. David McKay Company, Inc., New York, 1962.

Nuccio, Sal: THE NEW YORK TIMES GUIDE TO PERSONAL FINANCE. Harper & Row, Publishers, New York, Evanston, and London, 1967.

Peterson, Robert: NEW LIFE BEGINS AT FORTY. Trident Press, New York, 1967.

The Retirement Council, Inc.: RETIREMENT MONEY GUIDEBOOK. Harper & Row, Publishers, 1963.

Rich, Mildred Kroll: HANDCRAFTS FOR THE HOMEBOUND HANDICAPPED. Chas. C. Thomas, Publisher, Springfield, Illinois, 1960.

St.-Gaudens, Paul and Arthur R. Jackson: HOW TO MEND CHINA AND BRIC-A-BRAC: AS A HOBBY....AS A BUSINESS. Charles T. Branford Company, Publishers, Boston, Massachusetts, 1953.

Smith, Ethel Sabin: THE DYNAMICS OF AGING. W. W. Norton & Company, Inc., New York, 1956.

Stafford, Virginia & Larry Eisenberg: MORE FUN FOR OLDER ADULTS. Association Press, New York, 1967.

Stern, Edith M. with Mabel Ross, M.D.: YOU AND YOUR AGING PARENTS. Harper & Row, Publishers, New York and Evanston, 1965.

Taylor, Earl A.: MEETING THE INCREASING STRESSES OF LIFE. Chas. C. Thomas, Publisher, Springfield, Ill., 1963.

Vedder, PhD., Clyde B.: PROBLEMS OF THE MIDDLE-AGED. Charles C. Thomas, Publisher, Springfield, Illinois, 1965.

Ware, George W.: THE NEW GUIDE TO HAPPY RETIREMENT. Crown Publishers, Inc., 1968.

Wassersug, Joseph D.: HOW TO BE HEALTHY AND HAPPY AFTER SIXTY. Abelard-Schuman, London, New York, Toronto, 1966.

Wermel, Michael T. and Geraldine M. Beideman: RETIREMENT PREPARATION PROGRAMS: A STUDY OF COMPANY RESPONSIBILITIES. California Institute of Technology, April, 1961.

Williams, Richard and Claudine Wirths: LIVES THROUGH THE YEARS. Atherton Press, New York, 1963.

Willis, William: WHOM THE SEA HAS TAKEN. Meredith Press, New York, 1966.

Zimmermann, Gereon: THE SECRETS OF SUCCESSFUL RETIREMENT. Simon and Schuster, Inc., New York, 1963.

NINE STEPS IN SUCCESSFUL RETIREMENT PLANNING

1. DEFINE YOUR CONCEPTS OF RETIREMENT. You will be more contented and proud of your accomplishments if you first clearly understand the meaning, purpose and opportunities of retirement. There are two main classes of needs which motivate men: (1) Those which have to do with survival--food, clothing and shelter; (2) Those which have to do with approval of one's fellow men and acceptance in an in-group, whether it be at work or in the community. When you retire from work, you still have these basic needs to satisfy. Your big problem in retirement is making the adjustment required to fill these needs under changed living conditions.

2. MAKE DECISIONS ON THE BASIS OF FACT. Find out as much as you can about retirement. Search out friends, acquaintances, friends of friends who have retired--ask them for advice. Try to translate what they did into fundamental principles. Analyze their techniques. Read books and articles devoted to retirement. Sift all the information you can gather. Separate the important from the unimportant. Make decisions on the basis of fact rather than on hunches or guesses. Decisions based on factual data are more likely to develop into a workable and individualized plan for you.

3. BE OPEN MINDED IN COLLECTING RETIREMENT IDEAS. Encourage family, relatives and friends to contribute ideas. The more ideas you have to consider, the easier it will be to select a practical pattern that best fits your personal goal and purpose. You can profit greatly from the experience and practical advice of those who have retired. You can work out a plan in complete detail guided by worthwhile successes and weak spots from the observations you make.

4. DO YOUR OWN ADVANCE PLANNING. A study of company retirement programs indicates that most companies do not give detailed counseling to employees on retirement problems. Most company activities are limited to keeping their employees informed on pension rights and a routine interview prior to leaving the company. Don't depend upon your employer to counsel and guide you on what you should do with your retirement time. Plan your own program. Retirement rewards men in proportion to their attitudes toward it. Retirement offers a rosy future for those who plan and work for it. As you progress in planning your retirement career, you become more realistic about the opportunities that lie ahead and less and less responsive to the emotional fears of difficult adjustments and boredom.

5. CONSULT YOUR WIFE. Work out your program with your wife. While men may retire from a routine schedule of work or business, women usually find their schedule of cooking, house cleaning, shopping,

and so forth remains pretty much the same. It may be more difficult operating on a reduced income, in smaller quarters, in a community where the wife is a stranger. During the years when the husband works, the wife sees him for only a few hours during the day, except on weekends and during vacations. After retirement, the husband may be around the house a good deal of the time. This may be a new experience for both partners and may require a period of adjustment. Such changes in the mode of living for both husband and wife should be considered and planned for ahead of retirement.

6. MAKE A LONG-RANGE PLAN. The earlier you make a general plan of what you would like to do, the better off you will be when retirement becomes an actuality. Start by writing down activities you would like most to do if circumstances permitted. Work out a detailed program, even though it is only tentative. You probably will make many such lists. But each time you revise your original plan you will come nearer to developing a program that will be practical for you.

7. DON'T SET YOUR FINANCIAL GOALS TOO HIGH. Most people value good living, comfort, rest, freedom from hard work and freedom from struggle for monetary gain in retirement. Plan for financial independence, or at least financial security to meet the basic living standards and social values suited to your desires. In retirement it is foolhardy to set up standards and values on the basis of "keeping up with the Joneses," or living beyond your ability to provide the financial means. Set down the amount needed monthly to satisfy your minimum standard of living in retirement, for food, housing, taxes, heat and utilities, house furnishings, household operation, clothing, medical care, hobbies and entertainment, transportation and travel, auto expenses, gifts and contributions, tobacco and liquor, personal care (such as haircuts for husband and beauty shop for wife) and other goods and services. See if your projected income is sufficient to cover your minimum requirements. If it is not enough, you will need to adjust your over-all plan to provide additional money. Try to estimate what the value of the dollar will be when you retire. Think in terms of what spending money will buy. Those who make financial security plans today will find themselves in better financial circumstances than those who do little or no planning.

8. CHOOSE A LOCATION TO LIVE IN. Your decision on where to live when you retire can have a great deal to do with your future happiness. Where would you like to live after retirement? Should you move to a new location, offering a more favorable climate for your health or for better living. Would you prefer a restful location in a region where outdoor living can be enjoyed the year round? Do you want to live formally or informally? Do you count on living with a son or daughter? Do you want to own your retirement home, rent an apartment or live in a hotel or boarding house? What is your preference for residing at or near the seashore, in an interior

valley or at the foothills of a mountain? What about moving to a place where you can save money on your living expenses? Perhaps you would like to retire to a small farm or operate a small business enterprise. If so, what locations offer the best prospects? How about roaming the United States in a trailer? If your principal hobby is fishing or hunting, where are the best locations for you to follow these pastimes the year round? Would you feel depressed clinging too closely to your present neighborhood? Would a fresh start in a new place be best for you? Do you plan on a home garden supplying you with a large part of food for your table? If you do, you should plan to locate in a region with a growing season of ten or more months. Would you like to live in a college town, in a community with an active program of sports or of cultural activities or in a community where numerous social get-togethers offer opportunities to meet new people? What contributions would you like to make to community progress? What are your plans for continued development and growth in personal happiness? What is your goal in life? These are but a few of the important questions that must be answered before you can finally make your choice of where to live or what to do in retirement. Nobody can answer these questions for you. Your answers and your decision should be formed considerably in advance of your retirement.

9. FOLLOW THROUGH ON YOUR PLAN. Having visualized and worked out a plan of action, follow it through to its conclusion. Set down tentative dates for the completion of the various parts of the entire program. Don't alter the course or stop the program entirely because of discouragement or seeming failure. But, on the other hand, never hesitate to revise your plan when to go ahead with the original version is obviously foolhardy. Current retirement planning enables you to work out your full destiny in living a valuable, happy and successful life. An analysis of the statements and advice of a great number of retired persons brought out the fact that the majority of those who were contented and better adjusted to life in retirement had planned their retirement living in advance. Individuals who were most frustrated, generally speaking, were those who squandered away their retirement futures. They were without a definite plan to guide themselves.*

*The Retirement Handbook, by Joseph C. Buckley
Harper & Row - 1967.

EXPENSES NOW AND IN RETIREMENT

EXPENDITURES	Present Monthly Average	After Retirement Monthly Average
SHELTER		
Rent		
Mortgage payments		
Real Estate Taxes		
Insurance		
HOUSEHOLD MAINTENANCE		
Repairs, house & grounds improvement		
Utilities: water, electricity, etc.		
Fuel		
Telephone		
Waste disposal		
Services: cook, cleaning woman, yardman, etc.		
Other		
HOME PURCHASES		
Furniture & fixtures		
Floor coverings		
Cleaning & laundry supplies & equipment		
Linen, draperies, etc.		
Kitchen equipment		
Garden equipment, plants, seed & fertilizers		
Other		
AUTOMOBILE AND TRANSPORTATION		
Monthly portion of purchase price		
Repairs		
Gas & oil		
License (driver's & registration)		
Insurance		
Other transportation (railroad, bus, plane, taxi)		
FOOD		
Food at home		
Food away from home		
Liquor & food for entertaining		
CLOTHING		
New clothing for all household members		
Laundry if not done at home		
Dry cleaning		
Shoe repair		
Other		
PERSONAL		
Cosmetics & toilertries		
Barber shop & Beauty parlor		
Smoking supplies		
Stationery - postage		
Other		

EXPENDITURES	Present Monthly Average	After Retirement Monthly Average
MEDICAL & HEALTH		
Medicine & drugs		
Doctor, dentist, oculist, etc.		
Eyeglasses, hearing aids		
Medical & helath insurance premiums		
Other		
RECREATION & OTHER		
Books, newspapers, magazines		
Club memberships, dues		
Movies, sports events, concerts, theatre		
Sports & hobby equipment & supplies		
Vacations, holiday celebrations, weekend trips, etc.		
Adult Education		
Pets, purchase of food, license		
Contributions		
Gifts		
Other		
TAXES, INTEREST ON DEBTS, INSURANCE, ETC.		
U.S. and state income tax		
Personal property tax		
Interest, amortization on loans		
Life insurance premiums and annuities		
Personal property insurance		
Other		
SAVINGS, INVESTMENTS		
Savings banks, etc.		
Payments to company pension & profit sharing programs		
Private purchase of stocks, bonds, real estate, etc.		
Other		
TOTAL		

You may find this hard to fill out, for you've probably made purchases and paid bills without keeping a record. You have your tax bills and fire insurance policies, but to you know what you paid when your house was last painted three years ago, or do you know what you paid for fuel, plumbing and other repairs, shrubs, grass seed, papering, etc.? You may decide to begin keeping all your bills for a year and then fill out the blank. A business concern must make an annual inventory. It may be helpful to YOU

MONTHLY INCOME IN RETIREMENT

A variety of headings are included to cover most cases. Many items, therefore, may not apply to you. Read all the items before filling any of the blanks, adding any that may apply to you and crossing out all others that do not.

SOCIAL SECURITY
- Husband after 65 _____
- Wife after 62 _____
- Wife after 65 _____

PENSIONS
- Company _____
- Civil Service _____
- Railroad _____
- Veteran's _____
- Union's _____

COMPANY PROFIT SHARING _____

ANNUITIES _____

COMPENSATION FROM EMPLOYMENT
- Wages, salaries _____
- Commissions _____
- Royalties _____
- My own business _____

INTEREST AND DIVIDENDS
- Savings bank _____
- Savings and loan _____
- Loans and mortgages _____
- Stocks _____
- Bonds _____

PROFITS ON SALE OF
- Real Estate _____
- Stocks _____
- Bonds _____
- Other _____

ADDITIONAL EXPENSES
- _____ _____
- _____ _____
- _____ _____
- _____ _____
- _____ _____

TOTAL MONTHLY INCOME _____

TOTAL MONTHLY EXPENSES _____

Balance, income and expenses

In addition, the following brochures are also made available to each participant as a part of his packet:

1. AARP Membership Application
   Available from: American Association of Retired Persons
   (AARP)
   1346 Connecticut Avenue, N.W.
   Washington, D. C. 20036 (Free)

2. Socio-Economic Aspects of Money Management (Selected references and resources)
   Your Retirement (A discussion of your financial resources and how you might use them)
   A Discussion of Family Money (How budgets work and what they do)
   These three pieces of literature are available from the
   Women's Division, Institute of
   Life Insurance
   277 Park Avenue
   New York, New York 10017 (Free)

ERIC Clearinghouse
AUG 27 1970
on Adult Education